

## Housing Options Now



An affordable housing resource guide for residents, developers, non-profits, lenders and Realtors



BUREAU OF COMMUNITY ENRICHMENT
DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT
FY 2011







"Come Home to Norfolk, Now" is a strategic housing initiative designed to encourage and maximize investment in Norfolk's neighborhoods and to spread the word about the breadth and quality of the City's diverse housing stock. Specifically, the initiative is about strengthening neighborhoods, providing access to affordable housing, broadening the housing market through new housing and rehabilitation, creating new programs and providing financial incentives for home improvement and ownership.



Bureau of Community Enrichment (757) 664-6770

www.norfolk.gov/communityenrichment

### BUREAU OF COMMUNITY ENRICHMENT

THE DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT



The Bureau of Community Enrichment is a division of the City of Norfolk's Department of Planning and Community Development and is committed to creating livable, economically viable and safe neighborhoods by fostering partnerships and collaborations; cultivating organizational and leadership capacity; connecting residents to programs and services; and strategically positioning Norfolk's neighborhoods for investment and growth.

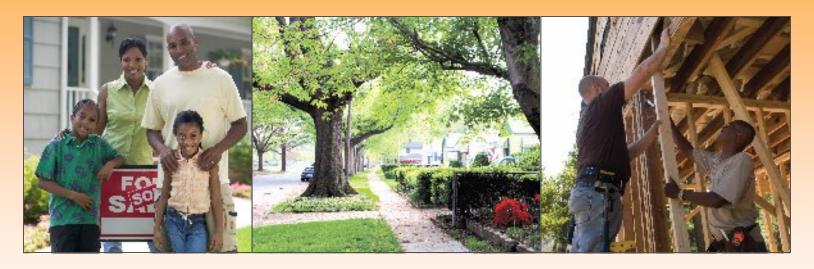
(757) 664-6770

Information in this booklet and updates are available online at: www.norfolk.gov/communityenrichment

## TABLE OF CONTENTS

| SECTION 1 | INTRODUCTION   | 5  |
|-----------|--|----|
| SECTION 2 | AFFORDABLE HOMEOWNERSHIP OPTIONS   | 7  |
| SECTION 3 | RESIDENTIAL REHABILITATION, RENOVATION, REMODELING AND MAINTENANCE OPTIONS | 19 |
| SECTION 4 | SPECIAL NEEDS HOUSING OPTIONS  | 37 |
| SECTION 5 | Housing Counseling, Fair Housing and Other Housing Access Options          | 51 |
| SECTION 6 | AFFORDABLE HOUSING PRODUCTION OPTIONS                                      | 57 |
| SECTION 7 | GLOSSARY OF TERMS / FEDERAL INCOME CONVERSION TABLE                        | 73 |
| SECTION 8 | AGENCY QUICK FIND DIRECTORY  | 81 |

# SECTION 1 INTRODUCTION



WELCOME TO HOUSING OPTIONS NOW



Decent and affordable housing is an indispensable building block of healthy neighborhoods and shapes the quality of community life. Support for affordable housing takes many forms: grants, subsidies on mortgage debt, direct payments to landlords on behalf of low income families, and housing related tax codes. Mobilization of these resources toward strategic action requires cooperation and partnerships on the part of federal, state, and local governments, as well as for-profit and non-profit entities. This affordable housing resource guide provides a snapshot of key housing and housing-related programs and services available to address the needs of Norfolk's residents. For specific information on any of the programs listed in this guide, please refer to the agency contact information.

""Affordable housing issues now touch the lives of all citizens in one way or another"
- Shimberg Center for Affordable Housing, University of Florida



## SECTION 2

### AFFORDABLE HOMEOWNERSHIP OPTIONS



The Affordable Homeownership Options are a collection of programs and services that make buying a home in Norfolk more achievable.



|   | ¥   | ٠,  | 2    | g. |    |   |
|---|-----|-----|------|----|----|---|
| N | Q.  | B   | F    | ٠  | ı, | К |
|   | - 4 | 100 | S. 1 |    | 4  |   |

| NAME OF<br>PROGRAM /<br>SERVICE   | Purpose  | TYPE OF<br>ASSISTANCE   | TERMS /<br>CONDITIONS  | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT   | AGENCY / CONTACT<br>INFORMATION   |
|---|--|---|--|---|--|---|
| HOME Homeownership Program  (Neighborhood Conservation and Redevelopment Areas) | To assist low-to-moderate income first-time home buyers to purchase homes in the City of Norfolk | Funds may be used for down payment, closing costs, and some principal reduction | No payments while the home buyer lives in the home  Loan is due if the borrower sells, refinances, or rents the property  No interest accrues  Loan is secured with a Deed of Trust  Single family dwellings, including townhouses, condos and manufactured housing  Must be owner-occupied  Home must be located in Norfolk | The applicant(s) must be first-time home buyer (have not owned principal residence for 3 years). Some exceptions may apply  Total household income must be at or below 80% of the area median. (See Income Limit Table: Section 7)  Also must qualify for a primary mortgage provided by a local lender  Applicant(s) must make contribution equaling 1% of purchase price toward closing costs or down payment  Applicant(s) must attend a first-time homebuyers' workshop | Total loan amount can be up to 25% of purchase price  Available in designated neighborhood conservation and redevelopment areas only | Norfolk Redevelopment and Housing Authority 201 Granby Street Norfolk, VA 23510 (757) 623-1111 www.nrha.norfolk.va.us HomeNet Homeownership Center 201 Granby Street Norfolk, VA 23510 (757) 624-8649 |



|   | ¥  | 4  | 2 | g. | /  |   |
|---|----|----|---|----|----|---|
| N | Q. |    | ř | ٠  | ĸ. | К |
|   |    | 33 |   |    | ٠. |   |

| NAME OF<br>PROGRAM /<br>SERVICE  | Purpose  | TYPE OF ASSISTANCE  | TERMS /<br>CONDITIONS   | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT          | AGENCY / CONTACT INFORMATION   |
|--|--|---|---|--|-----------------------------|--|
| SERVICE Homeownership Program (Non-profit community-based organizations) | To assist low-to-moderate income first-time home buyers to purchase homes in Berkley, Park Place or Brambleton neighborhoods | Funds may be used for down payment, closing costs, and some principle reduction for single family homes constructed by non-profit community housing development organizations | No payments while home buyer lives in the home  Loan is due if the borrower sells, refinances, or rents the property  No interest accrues  Loan is secured with a Deed of Trust  Single family dwellings, including townhouses, condos and manufactured housing | The applicant(s) must be first-time home buyer (have not owned principal residence for 3 years). Some exceptions may apply  Total household income must be at or below 80% of the area median. (See Income Limit Table: Section 7)  Must qualify for a primary mortgage provided by a local lender  Applicant(s) must make | Up to 25% of purchase price | Beacon Light Civic League (757) 494-1499 blchdo@aol.com  Park Place Development Foundation 738 W. 35 <sup>th</sup> Street Norfolk, VA 23508 (757) 626-3442 nelson.white @vzw.blackberry.net  Plumbline Ministries 1400 E. Brambleton Ave Norfolk, VA 23504 (757) 664-0440 gwcbrown@att.net |
|  |  |   | Must be<br>owner-occupied<br>Home must be<br>located in Norfolk   | Applicant(s) must make contribution equaling 1% of purchase price toward closing costs or down payment  Applicant(s) must attend a first-time homebuyers' workshop   |                             | Community Housing Partners 100 W. Franklin Street Suite 300 Richmond, VA 23220 (804) 343-7201 www.communityhousing partners.org  |



|   | ¥  | ٠,  | 2  | 8 | -  |   |  |
|---|----|-----|----|---|----|---|--|
| N | Q. |     | r  | ٠ | ĸ. | К |  |
|   |    | 100 | ٠. |   |    |   |  |

| Name of<br>Program /<br>Service                                       | Purpose  | TYPE OF ASSISTANCE   | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT<br>INFORMATION  |
|---|--|--|--|--|---|--|
| (SPARC) Program  Sponsoring Partnerships and Revitalizing Communities | To provide housing opportunities for low-to-moderate income families  To assist low-to-moderate income first-time home buyers to purchase homes in the City of Norfolk | Funds must be used to provide 30-year permanent primary purchase loans | Regular monthly payments  Loan is secured by a Deed of Trust  Single family dwellings, including townhouses, condos and manufactured housing  Must meet Virginia Housing Development Authority's underwriting criteria | The applicant(s) must be first-time home buyer (have not owned principal residence for 3 years). Some exceptions may apply Income cannot exceed \$63,000 for household of 2 or less members; household with 3 or more members cannot exceed \$73,000  Applicant(s) must attend a first-time homebuyers' workshop | Loan amount is based on the borrower's ability to repay  Maximum loan limit:  Household 1-2 people = \$63,000  Household of 3 + people = \$73,000 | Bureau of Community Enrichment City of Norfolk 111 Granby Street Norfolk, VA 23510  (757) 664-6770  www.norfolk.gov/ communityenrichment  Norfolk Redevelopment and Housing Authority 201 Granby Street Norfolk, VA 23510  (757) 623-1111  www.nrha.norfolk.va.us  VHDA-approved Lenders listing at www.VHDA.com |



|   | ¥ | ٠,  | 1 | g- | 1  |   |
|---|---|-----|---|----|----|---|
| N | 0 | æ   | r | ٠  | ī, | К |
|   |   | 100 |   |    |    |   |

| Name of<br>Program /<br>Service         | Purpose  | TYPE OF ASSISTANCE  | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT          | AGENCY / CONTACT<br>INFORMATION   |
|---|--|---|--|---|-----------------------------|---|
| Norfolk Now<br>Homeownership<br>Program | To assist low-to-moderate income first-time home buyers to purchase homes in the City of Norfolk | Funds may be used for down payment, closing costs, and some principal reduction | Loan is due if the borrower sells, refinances, or rents the property  No interest accrues  Loan is secured with a Deed of Trust  Single family dwellings, including townhouses, condos and manufactured housing  Must be owner-occupied and located in Norfolk | The applicant(s) must be first-time home buyer (have not owned principal residence for 3 years). Some exceptions may apply  Total household income must be at or below 80% of the area median. Must qualify for a primary mortgage provided by a local lender  Applicant(s) must make contribution equaling 1% of purchase price toward closing costs or down payment  Applicant(s) must attend a first-time homebuyers' workshop. Priority is given to eligible SPARC applicants | Up to 25% of purchase price | Bureau of Community Enrichment City of Norfolk  (757) 664-6770  www.norfolk.gov/ communityenrichment  Norfolk Redevelopment and Housing Authority 201 Granby Street Norfolk, VA 23510  (757) 623-1111  www.nrha.norfolk.va.us |



|   | ¥ | Ų,  | 2 | g- |    |   |
|---|---|-----|---|----|----|---|
| N | Q | B   | r | ٠  | ī, | К |
|   |   | 100 |   |    |    |   |

| NAME OF<br>PROGRAM /<br>SERVICE | Purpose  | TYPE OF ASSISTANCE  | TERMS / CONDITIONS  | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT<br>INFORMATION   |
|---------------------------------|--|---|---|---|---|---|
| VHDA Home<br>Mortgage Programs  | To improve the quality of life by promoting affordable homeownership loan options for Virginians | 30 Year Fixed-Rate<br>Conventional Loan<br>Programs  FHA and VA<br>insured Loans  FHA -Plus- Flexible<br>Qualifying and<br>Minimal Cash<br>Required | No prior ownership in any residence during the previous 3 years  Must meet income and sales limits  Property may not be used in trade or business  Lot size limited to 2 acres  Completion of VHDA's "Introduction to Homeownership" class required | Income limits apply: \$63,000 for 2 or fewer persons and \$73,000 for 3 or more persons  Maximum sales price is \$352,600  Federal Targeted Areas: First-time home buyer and sales price limits may be waived | Below market rates Flexible qualifying Low payments Extended lock-ins | Virginia Housing Development Authority (VHDA)  601 S. Belvidere Street Richmond, VA 23220 (804) 225-3129 www.vhda.com |



|   | ¥  | ٠,  | 2  | g. | 1  |   |
|---|----|-----|----|----|----|---|
| N | Q. |     | r  | ٠  | ī, | К |
|   |    | 100 | ч. |    |    |   |

| NAME OF<br>PROGRAM /<br>SERVICE   | Purpose  | TYPE OF ASSISTANCE   | TERMS /<br>CONDITIONS   | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT<br>INFORMATION  |
|-----------------------------------|--|--|---|--------------------------|---|--|
| VHDA Home Buyer<br>Training Class | To help Virginians with low- to moderate-incomes buy their own homes | One day training course that reviews homebuying process from start to finish  Training includes how to stay on track as a responsible homeowner  The class is offered in English or Spanish, in person or online at: www.vhdafreeclass.com | Free classroom training is required for certain first-time homebuyer loan programs including SPARC (Sponsoring Partnerships and Revitalizing Communities) and NSP (Neighborhood Stabilization Program) loans.  Please ask your lender if you qualify to take this class online. | Any interested homebuyer | Homebuyer Education  Classroom training meets mandatory requirements for some VHDA homebuyer applicants | Virginia Housing Development Authority (VHDA)  601 S. Belvidere Street Richmond, VA 23220  Toll Free: 1 (877) VHDA-123  www.vhdafreeclass.com or  www.vhda.com |



|   | ¥  | V.  | 2  | g. | -  |   |
|---|----|-----|----|----|----|---|
| N | Q. |     | ř  | ٠  | ĸ. | К |
|   |    | 100 | ٠. |    |    |   |

| NAME OF<br>PROGRAM /<br>SERVICE                                 | Purpose  | TYPE OF ASSISTANCE  | TERMS / CONDITIONS  | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT   | AGENCY / CONTACT<br>INFORMATION  |
|---|--|---|---|--|--|--|
| Teacher Next Door Initiative  (Good Neighbor Next Door Program) | To offer teachers highly discounted homeownership opportunities while also strengthening communities where they work | The Department of Housing and Urban Development (HUD) offers foreclosed single family houses, townhouses and condominiums in HUD-designated revitalization areas for sale to teachers at a 50% discount  Properties were previously insured through HUD's Federal Housing Administration (FHA) and then foreclosed on  HUD may reduce the down payment to just \$100.00 if the home is purchased with an FHA-insured mortgage | Teacher must live in new home as sole residence for at least three years after purchase  Home must be located in the school district in which the teacher is employed  HUD requires that the applicant sign a second mortgage and note for the discount amount  No interest or payments are required on the "silent" second mortgage provided the buyer fulfills the three year occupancy requirement | Any teacher who is employed full-time by a public school, private school or federal, state, county or municipal educational agency and is a state certified classroom teacher or administrator in grades K-12  Homeowners cannot participate and buyers cannot have owned any other real estate for 1 year prior to bid submission | 50% discount on the sales price of HUD/FHA foreclosed properties | U.S. Department of<br>Housing and Urban<br>Development<br>451 7th Street S.W.<br>Washington, DC 20410<br>(202) 708-1112<br>www.hud.gov |



|   | ¥ | ٠,  | 1 | g- | 1  |   |
|---|---|-----|---|----|----|---|
| N | 0 | æ   | r | ٠  | ī, | К |
|   |   | 100 |   |    |    |   |

| NAME OF<br>PROGRAM /<br>SERVICE   | Purpose   | TYPE OF ASSISTANCE  | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT   | AGENCY / CONTACT INFORMATION   |
|---|---|---|--|---|--|--|
| Officer Next Door<br>Initiative<br>(Good Neighbor<br>Next Door Program) | To offer law enforcement officers highly discounted homeownership opportunities while improving the quality of life in distressed urban communities and strengthening communities where they work | The Department of Housing and Urban Development (HUD) offers foreclosed single family houses, townhouses and condominiums in HUD-designated revitalization areas for sale to law enforcement officers at a 50% discount  Properties were previously insured through HUD's Federal Housing Administration (FHA) and then foreclosed  HUD may reduce the down payment to just \$100.00 if the home purchased with an FHA-insured mortgage | Law enforcement officers must live in their new home as their sole residence for at least three years after its purchase  The location of the homes is restricted to the boundaries of the applicant's area of arrest authority  Must be in good standing with employer  Applicant is not required to be a first-time home buyer | A law enforcement officer who is employed full-time by a federal, state, county, or municipal government and is sworn to uphold, and make arrests for violations of federal, state, county or municipal laws is eligible to participate in the program  Homeowners cannot participate and buyers cannot have owned any other real estate for 1 year prior to bid submission | 50% discount on the sales price of HUD/FHA foreclosed properties | U.S. Department of<br>Housing and Urban<br>Development  451 7th Street S.W.<br>Washington, DC 20410  (202) 708-1112  www.hud.gov |



|   | ¥  | Ų,  | 2 | F |    |   |
|---|----|-----|---|---|----|---|
| N | Q. | B   | r | • | ī, | К |
|   |    | 1.0 |   |   |    |   |

| NAME OF<br>PROGRAM /<br>SERVICE  | PURPOSE  | TYPE OF ASSISTANCE   | TERMS / CONDITIONS  | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT   | AGENCY / CONTACT<br>INFORMATION  |
|--|--|--|---|---|--|--|
| Firefighters and Emergency Medical Responders Next Door  (Good Neighbor Next Door Program) | To offer firefighters and emergency responders a highly discounted homeownership opportunities while improving the quality of life in distressed urban communities and strengthening communities where they work | The Department of Housing and Urban Development (HUD) offers foreclosed single family houses, townhouses and condominiums in HUD-designated revitalization areas for sale to law enforcement officers at a 50% discount  Properties were previously insured through HUD's Federal Housing Administration (FHA) and then foreclosed.  HUD may reduce the down payment to just \$100.00 if the home purchased with an FHA-insured mortgage | Firefighters and emergency responders must live in their new home as their sole residence for at least three years after its purchase.  Participants are restricted to properties located in the area serviced by the City of Norfolk.  Must be in good standing with employer  Applicant is not required to be a first-time home buyer | Homeowners cannot participate and buyers cannot have owned any other real estate for 1 year prior to bid submission | 50% discount on the sales price of HUD/FHA foreclosed properties | U.S. Department of<br>Housing and Urban<br>Development<br>451 7th Street S.W.<br>Washington, DC 20410<br>(202) 708-1112<br>www.hud.gov |



|   | ¥ | ٠,  | 2 | g. | 1  |   |
|---|---|-----|---|----|----|---|
| N | Q |     | r | ٠  | ī, | К |
|   |   | 100 |   |    |    |   |

| NAME OF<br>PROGRAM /<br>SERVICE | Purpose  | TYPE OF ASSISTANCE  | TERMS / CONDITIONS  | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT                  | AGENCY / CONTACT<br>INFORMATION  |
|---------------------------------|--|---|---|--|-------------------------------------|--|
| Habitat for<br>Humanity         | To provide decent, safe and affordable homeownership opportunities to low and very low income families | New homes at affordable sales prices and monthly payments | Zero interest rate mortgages  Sweat Equity requirements between 250-400 hours  House payments will cost approximately \$600-\$750 per month  Must be owner-occupant | Applicant(s) must have a steady source of income  Applicant(s) must have \$500 for closing costs plus \$250 deposit for utilities  Applicant(s) must attend homeownership training(20 hours)  Applications taken in March each year  Income limits apply | Low and affordable monthly payments | Habitat for Humanity of<br>South Hampton Roads<br>900 Tidewater Drive<br>Norfolk, VA 23504<br>(757) 640-0590<br>www.shrhabitat.org |



| ¥  | ١, | 2 | F | - |  |
|----|----|---|---|---|--|
| Q. |    |   |   |   |  |
|    |    |   |   |   |  |

| NAME OF<br>PROGRAM /<br>SERVICE         | Purpose                               | TYPE OF ASSISTANCE   | TERMS /<br>CONDITIONS | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT          | AGENCY / CONTACT<br>INFORMATION   |
|---|---------------------------------------|--|-----------------------|---|-----------------------------|---|
| SERVICE  HomeNet  Homeownership  Center | To prepare families for homeownership | Homebuyer training and education  Debt management and housing counseling  Access to down payment and closing cost assistance  Access to low interest rate mortgage  Access to affordable housing | Services are Free     | Any individual or family interested in purchasing a home in Norfolk | New homeownership readiness | HomeNet  201 Granby Street Norfolk, VA 23510  (757) 624-8649 or (757) 623-0458  www.nrha.norfolk.va.us/ housing/own/ homenet.html |



## SECTION 3

## RESIDENTIAL REHABILITATION, RENOVATION, REMODELING AND MAINTENANCE OPTIONS



The Residential Rehabilitation, Renovation, Remodeling and Maintenance Options are affordable resources to assist with upgrading homes to today's standards and adding modern amenities while maintaining the quality and unique character of the City's housing stock.



|   | ¥ |     | 1  | g- | /  |   |
|---|---|-----|----|----|----|---|
| N | 0 |     |    |    | ĸ, | ĸ |
|   |   | 100 | ч. |    | •  |   |

| NAME OF<br>PROGRAM /<br>SERVICE  | Purpose  | TYPE OF ASSISTANCE  | TERMS /<br>CONDITIONS  | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT<br>INFORMATION   |
|--|--|---|--|---|---|---|
| Equity Secure Rehabilitation Program  (Properties in Neighborhood Conservation Areas/ Rehabilitation Districts only) | To provide assistance for low-to-moderate income homeowners by providing flexible and affordable financing | Funds can be used to repair or replace, as needed: plumbing, heating, electrical, roof, and structural systems. Provide handicap accessibility alterations to achieve decent, safe and sanitary conditions  Perform eligible exterior aesthetic improvements  Reduce or eliminate lead-based paint hazards identified on surfaces being disturbed during rehabilitation  Technical assistance with work specifications are provided | No monthly payments  Part grant and part due- on- transfer loan 0% interest rate  Mortgage must be current no less than 3 months prior to the application date for assistance  Homeowner's insurance and real estate taxes must be current | Applicant must have legal interest in the property and reside in the property  Total household income must be at or below 80% of the area median. (See Income Limit Table: Section 7)  The property to be improved must be located in a designated neighborhood conservation area | \$45,000 for eligible rehabilitation work and up to an additional \$20,000 for the reduction or elimination of lead-based paint on surfaces being disturbed by the rehabilitation | Norfolk Redevelopment<br>and Housing Authority  201 Granby Street<br>Norfolk, VA 23510  (757) 623-1111  www.nrha.norfolk.us |





|   | ¥   | ٠,  | 2   | g- | 1  |   |
|---|-----|-----|-----|----|----|---|
| N | Q   |     | r   | ٠  | ĸ, | К |
|   | - 4 | 1.5 | 9.0 |    | ٠. |   |

| NAME OF<br>PROGRAM /<br>SERVICE | Purpose  | TYPE OF ASSISTANCE   | TERMS /<br>CONDITIONS  | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT | AGENCY / CONTACT<br>INFORMATION  |
|---------------------------------|--|--|--|---|--------------------|--|
| Emergency Repair<br>Grant       | To provide decent, safe and sanitary housing for Norfolk's residents | Direct grants to eligible homeowners to assist in improving areas of their homes that may cause health and/or safety issues if not addressed  Technical assistance with work specifications are provided | First-come, first-served due to limited funding  Funds may be used for roofing, heating, electrical, plumbing and handicap accessibility repairs | Residents living outside of designated neighborhood conservation areas  Total household income must be at or below 80% of the area median  Applicants must provide proof of ownership and have at least one year minimum occupancy  Mortgage real estate taxes and homeowners insurance payments must be current  Liquid assets (savings, stocks, bonds, etc.) must not exceed \$12,000 | Up to \$12,000     | Norfolk Redevelopment and Housing Authority  201 Granby Street Norfolk, VA 23510  (757) 623 -1111  www.nrha.norfolk.us |





|   | ¥  | ٠,  | 2  | g. | 1  |   |
|---|----|-----|----|----|----|---|
| N | Q. |     | r  | ٠  | ī, | К |
|   |    | 100 | ч. |    |    |   |

| NAME OF<br>PROGRAM /<br>SERVICE  | Purpose  | TYPE OF ASSISTANCE  | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT   | AGENCY / CONTACT INFORMATION   |
|--|--|---|--|--|----------------------|--|
| Residential Aesthetic Improvement Grant/ Loan  (Conservation areas only) | To provide financial incentives to homeowners and investors to improve exterior aesthetic appeal of properties | Matching Grant/<br>Loan  Technical assistance with work specifications are provided | Owner can only receive one grant or loan per property  All planned work must be reviewed and approved prior to the beginning work  Funds are reimbursed after the work has been completed  Eligible improvements may include landscaping, fencing, exterior lighting, window shutters, architectural-grade roof shingles and exterior surface improvements, etc. | Property must meet all applicable city building maintenance codes and neighborhood conservation program rehabilitation property standards  Real estate taxes and property insurance must be current  The property to be improved must be located in a designated neighborhood conservation project area or other designated neighborhood | \$5,000 per property | Norfolk Redevelopment<br>and Housing Authority 201 Granby Street<br>Norfolk, VA 23510 (757) 623-1111 www.nrha.norfolk.us |





| ¥  | ١, | 2 | ş |  |
|----|----|---|---|--|
| Q. |    |   |   |  |
|    |    |   |   |  |

| NAME OF<br>PROGRAM /<br>SERVICE  | Purpose  | TYPE OF ASSISTANCE   | TERMS /<br>CONDITIONS  | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT<br>INFORMATION   |
|--|--|--|--|---|---|---|
| Norfolk Home<br>Rehabilitation<br>Program  (Wards Corner /<br>Campostella Special<br>Projects Areas) | To provide home improvement assistance to eligible residents living in special service areas | Funds may be used to repair or replace plumbing, heating, electrical, roofing and structural systems as needed Provide handicap accessibility alterations to achieve decent, safe and sanitary conditions  Perform eligible exterior aesthetic improvements  Reduce or eliminate lead-based paint hazards identified on surfaces being disturbed during rehabilitation  Technical assistance with work specifications are provided | No monthly payments  Part grant and part due-on-transfer loan  0% interest rate  Mortgage must be current, no less than three months prior to the application date for assistance.  Homeowner's insurance and real estate taxes must be current. | Applicant must have legal interest in the property and reside in the property.  Total household income must be at or below 120% of the area median. (See Income Limit Table: Section 7) | \$55,000 maximum benefit  \$35,000 for rehabilitation and up to an additional \$20,000 for the reduction or elimination of lead-based paint on surfaces being disturbed by the rehabilitation | Norfolk Redevelopment<br>and Housing Authority  201 Granby Street<br>Norfolk, VA 23510  (757) 623-1111  www.nrha.norfolk.us |





|   | ¥ | ٠, | 2 | g- | -  |   |
|---|---|----|---|----|----|---|
| N | 0 |    | r | ٠  | ĸ. | К |
|   |   |    |   |    |    |   |

| Name of<br>Program /<br>Service  | Purpose  | TYPE OF ASSISTANCE  | TERMS /<br>CONDITIONS  | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT   | AGENCY / CONTACT INFORMATION   |
|--|--|---|--|---|--|--|
| Model Home<br>Demonstration<br>Program<br>(HOME Style)<br>(Wards Corner/<br>Campostella Special<br>Projects Areas)                         | To provide opportunities to increase the square footage of post-war houses in order to accommodate modern lifestyles   | Matching Due-on-<br>Transfer Loan  Technical assistance with work specifications are provided | Funds can be used to offset the cost of room additions Projects must contribute to the character of the neighborhood  Available in Wards Corner special Projects area only | No income limits  Homeowners only  Property must be in compliance with the City of Norfolk's building maintenance codes  Work must be preapproved                         | Up to \$25,000  Total assistance can not exceed 50% of the project cost  | Norfolk Redevelopment<br>and Housing Authority<br>201 Granby Street<br>Norfolk, VA 23510<br>(757) 623-1111<br>www.nrha.norfolk.us    |
| Residential Facade<br>and Aesthetic<br>Improvement<br>Program<br>(Home APPEAL)<br>(Wards Corner/<br>Campostella Special<br>Projects Areas) | To provide incentives for residents to enhance their homes' curb appeal with exterior building and grounds improvements  Available only in Special Service Areas | Matching Grant  | No repayment  Available in Wards Corner Special Projects area only Improvements must be visible from the street  | No income limits Homeowners and landlords are eligible Work must be pre- approved Properties must be in compliance with the City' of Norfolk's building maintenance codes | Up to \$15,000 for 1-4 unit structures not to exceed 50% of the total cost  Up to \$25,000 for structures with 5 or more units not to exceed 50% of the total cost | Norfolk Redevelopment<br>and Housing Authority<br>201 Granby Street<br>Norfolk, VA 23510<br>(757) 623-1111<br>www.nrha.norfolk.va.us |





| ¥ | ٠,  | 2  | g. | 1 |  |
|---|-----|----|----|---|--|
| Q |     |    |    |   |  |
|   | 100 | ч. |    |   |  |

| NAME OF<br>PROGRAM /<br>SERVICE          | Purpose  | TYPE OF ASSISTANCE  | TERMS /<br>CONDITIONS   | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT   | AGENCY / CONTACT<br>INFORMATION   |
|--|--|---|---|---|--|---|
| FHA Section 203 K Home Improvement Loans | To provide affordable financing for the purchase and renovation of 1-4 unit structures | Borrowers can get a single mortgage loan (at a long-term fixed or adjustable rate) to finance the rehabilitation and or restoration of a property | 30 Year fixed-rate mortgages  All improvements must comply with HUD's minimum property standards as well as local building codes  Any luxury items and improvements must be permanently attached to the real property (i.e. cabinetry, sink fixtures, flooring)  All health, safety and energy conservation items must be addressed prior to general improvements | No income restrictions  Applicants must meet FHA credit, income and debt guidelines  Property must be a 1-4 family dwelling at least one year old  Cooperative units are not eligible  Homes that have been demolished as part of rehabilitation work are eligible provided some of the existing foundation system remains in place  Mixed and residential property under certain conditions  See HUD website for specifics | Maximum mortgage  25-75% value of the property before the rehabilitation plus the cost of rehabilitation;  or  110% of the expected market value of the property upon completion of the work | HUD U.S. Dept of Housing and Urban Development 451 7th Street S.W. Washington, DC 20410 (202) 708-1112 www.hud.gov See Article Below: www.hud.gov/offices/hsg/sfh/203k/203kabou.cfm |





|   | ¥ | 4   | 2   | g- |    |   |
|---|---|-----|-----|----|----|---|
| N | Q | B   | r   | ٠  | ī, | К |
|   |   | 100 | e . |    | 4  |   |

| NAME OF<br>PROGRAM /<br>SERVICE                                   | Purpose   | TYPE OF ASSISTANCE  | TERMS / CONDITIONS  | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT<br>INFORMATION  |
|---|---|---|---|--|---|--|
| Home Equity Conversion Mortgage (HECM) or Reverse Equity Mortgage | To sustain/improve standards of living of seniors                           | A loan that allows seniors to convert equity into tax-free income  Funds may be used for home repairs and improvements or any purpose the borrower wishes   | Free reverse mortgage counseling is provided by HUD- approved agency  No monthly payments  Funds are not repaid until the borrower moves, sells or dies | Homeowner must be 62 years of age or older  Must own home outright or have low balance on mortgage  Home must be principal residence | Depends on age of<br>owner(s), the<br>interest rate, and<br>value of the home   | U.S. Department of<br>Housing and Urban<br>Development<br>451 7th Street S.W.<br>Washington, DC 20410<br>(202) 708-1112<br>www.hud.gov   |
| Title I<br>Home Improvement<br>Loan                               | To make it easier for consumers to obtain affordable home improvement loans | FHA insures loans made by private lenders to help families improve their properties  For light or moderate rehabilitation of properties, as well as the construction of non-residential buildings on the property | HUD-approved<br>lenders only<br>Insures loans up to 20<br>years on either single<br>family or multi-family<br>properties                                | No income limits Ability to repay mortgage loan  | The maximum loan amount is \$25,000 for a single family home or for improving or building a non-residential structure  The maximum loan amount for multifamily properties is \$12,000 per unit not to exceed \$60,000 for the structure | A property owner may apply at any lender (bank, mortgage company, savings and loan association, credit union) that is approved to process Title I loans  For more information, please call: 1-800-767-7468 and request item number 2651, "Fixing Up your Home and How to Finance It" |





|   | ¥ | ٠,  | 2   | g- |    |   |
|---|---|-----|-----|----|----|---|
| N | Q | B   | r   | •  | ī. | K |
|   |   | 100 | e . |    | 4  |   |

| NAME OF<br>PROGRAM /<br>SERVICE                     | Purpose   | TYPE OF<br>ASSISTANCE   | TERMS /<br>CONDITIONS   | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT             | AGENCY / CONTACT<br>INFORMATION  |
|---|---|---|---|---|--------------------------------|--|
| World Changers<br>Norfolk Home<br>Repair Initiative | To provide decent and safe housing for low-to-moderate income Homeowners throughout Norfolk | A ministry of the North American Mission Board of the Southern Baptist Convention  Provides its high school members mission involvement through the repair of houses for low-to- moderate income homeowners | Eligible EXTERIOR repairs include: repair and replacement of porch elements including molding and floorboards; ADA ramp construction; rotted/damaged woodwork; door replacement; windowpane replacement; painting (including foundation systems); shutter repair/replacement; yard clean-up/ maintenance and repair; and landscaping and concrete work incidental to house repairs. | Applicants must be owner occupant of 1-2 unit properties  Household incomes cannot exceed 80% of the area median income (or have other impacting problems or expenses, major medical bills, etc.). Not all homes evaluated will be selected | No cost to eligible homeowners | Bureau of Community Enrichment  (757) 664-6770  www.norfolk.gov/ communityenrichment |





|   | ¥ | Š | 1 | F |    |   |
|---|---|---|---|---|----|---|
| N | 0 | R | r | • | ī, | К |
|   |   |   |   |   |    |   |

| NAME OF<br>PROGRAM /<br>SERVICE   | Purpose  | TYPE OF ASSISTANCE   | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT   | AGENCY / CONTACT INFORMATION   |
|-----------------------------------|--|--|--|--|--|--|
| STOP<br>Weatherization<br>Program | To increase the energy efficiency of homes occupied by low-income people, particularly the elderly, persons with disabilities and children | The STOP Weatherization Program will perform emergency maintenance and accessibility improvements for low-to-moderate income elderly and/ or disabled residents via grants | Funds can be used for, but are not limited to: insulation in attic and side walls, air sealing, safe and operable heating  Services will be delivered through the use of STOP's listing of licensed and fully insured eligible contractors | Low-to-moderate income homeowners of Norfolk, Chesapeake, Portsmouth, Virginia Beach, Suffolk, Hampton, Franklin, Isle of Wight and Southampton County | By completing these repairs, the homeowner can maintain independence and safety to potentially avoid more costly repairs in the future | The Southeastern Tidewater Opportunity Project, Inc. (The STOP Organization) 2551 Almeda Avenue Norfolk, VA 23513 (757) 858-1397 or (757) 858-1339 www.stopinc.org |
| STOP<br>Home Maintenance          | To improve the quality of housing for low-to-moderate income elderly and disabled populations  | Grants   | Funds can be used<br>for, but are not limited<br>to: roof repairs,<br>heating and cooling,<br>accessibility,<br>plumbing, electrical<br>and minor structural<br>improvements   | Low-to-moderate income Income cannot exceed 80% of the area median income Homeowners only  | Varies<br>participant  | The STOP Organization 2551 Almeda Avenue Norfolk, VA 23513 (757) 858-1397 or (757) 858-1339 www.stopinc.org  |





|   | ¥ | 4   | 2  | g- |    |   |
|---|---|-----|----|----|----|---|
| N | Q | B   | r  | ٠  | ī, | К |
|   |   | 100 | ч. |    | 4  |   |

| NAME OF<br>PROGRAM /<br>SERVICE | Purpose   | TYPE OF ASSISTANCE  | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT                              | MAXIMUM<br>BENEFIT                                      | AGENCY / CONTACT<br>INFORMATION  |
|---------------------------------|---|---|--|--|---|--|
| Granting Freedom<br>Program     | To make housing accessible to former military personnel | Direct grants to assist with modifications needed on homes or apartments to make them accessible for Virginia servicemen or women who sustained injuries in combat  Funds may be used to widen doorways and add ramps to make a home wheelchair accessible; to install grab bars in bathrooms or make other modifications that help eligible recipients feel more at home | Recommendations for<br>the housing<br>modifications are<br>required from the<br>Veteran's<br>Administration's (VA)<br>hospital officer or the<br>attending physician or<br>therapist | Servicemen or women who sustained injuries in combat | \$4,000 is the maximum available for each dwelling unit | Virginia Housing Development Authority (VHDA)  601 S. Belvidere Street Richmond, VA 2322 (804) 225-3129 www.vhda.com |





|   | 7 | ٠,  | 2  | g. | /  |   |
|---|---|-----|----|----|----|---|
| N | Q | B   | r  | ٠  | ī, | К |
|   |   | 100 | ч. |    |    |   |

| NAME OF<br>PROGRAM /<br>SERVICE                   | Purpose  | TYPE OF ASSISTANCE   | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT                        | AGENCY / CONTACT INFORMATION   |
|---|--|--|--|--|---|--|
| Virginia Livable<br>Home<br>Tax Credit            | To improve the accessibility and visitability of housing | Provides state tax credits for the purchase of new units or retrofitting of residential units to improve accessibility or universal visitability | Must have three features of universal visitability or at least three accessibility features and meet definition of an existing standard. Retrofitting an existing unit must include one visitability feature, a lift or elevator, and meet requirements of an existing standard or provide sensory modifications | Persons filing individual (Virginia) income tax returns who have incurred costs for the purchase or for the retrofitting of residential units with accessibility or universal features on or after January 1, 2008 | \$500 tax credit                          | Virginia Department<br>of Housing and Community<br>Development<br>(804) 225-3129<br>www.dhcd.virginia.gov/<br>HousingPreservationRehab<br>ilitation/<br>Tax_credit_program.htm |
| Accessibility Modifications for Rental Properties | To improve home accessibility and safety                 | Modifications to existing rental units to make them accessible   | Requires written estimate from contractor for work  Improvements are inspected for completion, quality and tenant satisfaction  First-come, first- served  | Persons earning 80% or less of the area median income  | Grants up to \$1,800<br>per dwelling unit | Virginia Housing<br>Development Authority<br>601 S. Belvidere Street<br>Richmond, VA 23220<br>(804) 343-5605<br>www.vhda.com   |





| ¥  | ١, | 2 | F | - |  |
|----|----|---|---|---|--|
| Q. |    |   |   |   |  |
|    |    |   |   |   |  |

| NAME OF<br>PROGRAM /<br>SERVICE                       | Purpose   | TYPE OF ASSISTANCE  | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT   | AGENCY / CONTACT<br>INFORMATION  |
|---|---|---|--|---|--|--|
| Federal and State Historic Rehabilitation Tax Credits | To encourage and facilitate the preservation of historic properties | By rehabilitating certified historic buildings in accordance with program requirements, taxpayers have opportunities to qualify for state and federal tax credits | Rehabilitation work must be consistent with Secretary of Interiors Standards for Rehabilitation  The amount of the expense or improvement must conform to the program's cost thresholds  Property must be a certified historic structure | Federal: Income producing properties (commercial or rental residential)  State: Income producing properties (commercial or residential) or owner-occupied residential | Dollar–for-dollar reductions in income tax liability for tax payers  The amount of the credit is based on the total rehabilitation costs  The federal tax credit is 20% of eligible expenses for income-producing properties.  The State credit is 25% of eligible rehabilitation expenses for owner-occupied or income-producing properties If the project qualifies under both programs, the developer can claim 45% of eligible rehabilitation expenses | Virginia Department of Taxation, Office of Customer Services  Post Office Box 1115 Richmond, VA 2321  (804) 367-8031  www.tax.virginia.gov/ site.cfm?alias =taxcredit2 |





|   | ¥ | ٠, | 2 | P |    |   |
|---|---|----|---|---|----|---|
| N | 0 | æ  | r | ٠ | ĸ. | К |
|   |   |    |   |   |    |   |

| NAME OF<br>PROGRAM /<br>SERVICE               | Purpose   | TYPE OF ASSISTANCE   | TERMS /<br>CONDITIONS  | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT<br>INFORMATION   |
|---|---|--|--|---|---|---|
| Tax Abatement<br>Program<br>(City of Norfolk) | To encourage significant improvements to residential, commercial and industrial properties throughout the City of Norfolk | The program offers taxpayers an opportunity to improve properties, while not having to pay full taxes on those improvements for 14 years | Residential (1-4 units) must be 15 years old and improvements must increase assessed value by at least 20%  Multi-family (5 or more units) must be at least 50 years old and improvements must increase assessed value by at least 40%  Shall be contingent upon approval of building exteriors by the Director of Planning and Community Development, based upon design compatibility, quality, value enhancement, bulk, massing and height | No income limits All taxes must be current All intended work must be listed in application Rehabilitation work shall not begin until receipt of the approval letter The abatement is limited to the original applicant and one transfer The program's services will be revoked if property taxes are delinquent anytime during the abatement Exterior elevations must be consistent with the neighborhood's character | Abatement schedule:  1-10 <sup>th</sup> year – 0% of increase recognized  11 <sup>th</sup> year—20% of increase recognized  12 <sup>th</sup> year — 40% of increase recognized  13 <sup>th</sup> year — 60% of increase recognized  14 <sup>th</sup> year — 80% of increase recognized  15 <sup>th</sup> year — 100% of increase recognized | Office of the Real<br>Estate Assessor<br>402 City Hall Building<br>Norfolk, VA 23510<br>(757) 664-4732<br>www.norfolk.gov/<br>assessor/ |





|               | 7.3 |   |   |   |    |   |
|---------------|-----|---|---|---|----|---|
| N             | Q   | B | r | ٠ | ī, | К |
| A 1979 A 1979 |     |   |   |   |    |   |

| NAME OF<br>PROGRAM /<br>SERVICE                | Purpose   | TYPE OF ASSISTANCE                        | TERMS / CONDITIONS                                       | ELIGIBILITY / APPLICANT | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT INFORMATION   |
|--|---|---|--|-------------------------|---|--|
| Pattern Book for<br>Norfolk's<br>Neighborhoods | To assist<br>homeowners,<br>designers and<br>builders indentify<br>appropriate patterns<br>to help guide design<br>of new construction<br>and remodeling<br>projects; ensure<br>consistency with<br>traditional Norfolk<br>architecture | Appropriate architectural design patterns | Available in person, by mail, on website or by telephone | Available to the Public | Strengthen<br>neighborhoods and<br>well-designed<br>housing | Bureau of Community<br>Enrichment<br>(757) 664-6770<br>www.norfolk.gov/<br>communityenrichment |
| Narrow Lot<br>Plan Book                        | To ensure the appropriate design quality and options of residential development on narrow and other non-conforming lots.  | Appropriate architectural design patterns | Available in person, by mail, on website or by telephone | Available to the Public | Strengthen<br>neighborhoods and<br>well-designed<br>housing | Bureau of Community<br>Enrichment<br>(757) 664-6770<br>www.norfolk.gov/<br>communityenrichment |



## City of Norfolk HART Homeless Action Response Team

HART Information/Screening Line (757) 664-6083

HART serves as a single point of contact for homeless families and individuals in Norfolk who are seeking time limited services. The HART Team is comprised of Human Services professionals whose mission is to develop processes, community partnerships, and strategies to help end homelessness in the City of *Norfolk*.

#### Interested in Volunteering for the HART Homeless Hotline?

The Norfolk Hotline for Homeless Families has volunteer opportunities available. Volunteers are currently being recruited and trained to augment the Hotline staff both at the HART team's location (741 Monticello Avenue) and at family shelters in Norfolk.

| - COPPER D    |   | Volunteer Requirements                           | Volunteer Benefits                  |
|---------------|---|--|-------------------------------------|
| City of       | • | Clear speaking voice and active listening skills | Make a difference in your community |
|               | • | Attend orientation                               | Flexible hours and free training    |
| MAYTAIL       | • | Criminal background check                        | Learn new skills                    |
| WALL INDITION | • | Two shifts per month                             | Network with other caring citizens  |

Register to volunteer online at <a href="https://www.norfolk.gov/humanservices/hart.asp">www.norfolk.gov/humanservices/hart.asp</a> or contact the Volunteer Office at (757) 622-6400

# SECTION 4 SPECIAL NEEDS HOUSING OPTIONS



Special Needs Housing Options provide supportive environment and housing services for the elderly, homeless, disabled, handicapped, and others with particular requirements. This section includes information on transitional housing, permanent housing for persons with disabilities, permanent supportive housing, and safe havens for the homeless.

|   | ¥ | V. | 2 | j. | /  |   |
|---|---|----|---|----|----|---|
| N | 0 | æ  | F | ٠  | ĸ. | К |
|   |   |    |   | ٠. | ٠. |   |

| NAME OF<br>PROGRAM /<br>SERVICE | Purpose   | TYPE OF ASSISTANCE   | TERMS / CONDITIONS                                    | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT   | AGENCY / CONTACT INFORMATION  |
|---------------------------------|---|--|---|--|--|---|
| Access Virginia                 | To connect Virginians to accessible and affordable housing Landlords register available accessible housing units or ( those modified)  Units are described by type of modification  Landlords may access system to locate potential tenants | An online housing registry to help Virginians with disabilities find accessible, affordable apartments and learn more information on universal design principles | N/A   | Virginia residents   | Tenants are able to locate available accessible housing  Landlords are able to inform potential tenants of available housing | www.AccessVA.org udcd@vhda.com  In partnership with: Virginia Housing Development Authority  601 S. Belvidere Street Richmond, VA 23220 (804) 225-3129 www.vhda.com |
| New Well Fund                   | To improve the accessibility and livability of housing units  | Low interest rate<br>loans for home<br>modifications for<br>persons with<br>disabilities   | Varies per loan  See website for specific information | Any Virginian with a disability or caregiver of a person with a disability  Applicant(s) ability to repay and credit history will be evaluated | \$30,000 (more with exceptions)  | New Well Fund  1602 Rolling Hills Drive Suite 107 Richmond, VA 23229  Toll Free: 1 (866) 835-5976  www.newwellfund.org  |



|   | <b>\</b> | · . | 2 | P | 1  |   |
|---|----------|-----|---|---|----|---|
| N | 0        | R   | ř | • | ĸ, | K |
|   |          |     |   |   | ٠. |   |

| NAME OF<br>PROGRAM /<br>SERVICE        | Purpose  | TYPE OF<br>ASSISTANCE  | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT   | AGENCY / CONTACT INFORMATION  |
|--|--|--|--|--|--|---|
| Ray of Hope                            | Provide HIV/AIDS clients with case management and supportive services that will assist to secure permanent housing           | Program will provide<br>services for HIV/<br>AIDS clients in the<br>City of Norfolk<br>Additional services<br>include assistance to<br>persons seeking<br>jobs, life skills and<br>substance abuse<br>counseling                       | Clients must work with case managers to follow their service plans so that any issues that pose a barrier to them maintaining permanent housing are addressed (i.e. stable employment, substance abuse, behavioral problems, etc.) | AIDS/HIV persons who<br>meet HUD income<br>guidelines  | Program provides<br>consistent follow-up<br>to ensure clients'<br>quality of life is<br>improved | Tidewater AIDS Community Taskforce (TACT)  9229 Granby Street Norfolk, VA 23503  www.tact-online.com  |
| Housing<br>Solutions/CHAP -<br>Norfolk | Provide supportive services to increase the range of housing options and stability for homeless persons living with HIV/AIDS | Assist clients with locating rental property through its network of landlords or additional outreach  Housing Specialist will provide ongoing life skills education and assist client in developing an individual housing service plan | Housing Service plans<br>must be developed<br>annually and<br>reassessed on a<br>quarterly basis   | Homeless individuals with HIV will be identified through the agency's case management team or through referrals from outside providers | A stable, safe and<br>healthy environment<br>for clients to live                                 | ACCESS (AIDS Care Center for Education & Support Services) – formerly CANDII  222 West 21st Street Suite F-3-08 Norfolk, VA 23517  www.accessaids.org |



| ¥ | ٠, | 2 | g- |  |  |
|---|----|---|----|--|--|
| 0 |    |   |    |  |  |
|   |    |   | ٠. |  |  |

| NAME OF<br>PROGRAM /<br>SERVICE | Purpose  | TYPE OF ASSISTANCE   | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT<br>INFORMATION  |
|---------------------------------|--|--|--|--|---|--|
| Public Housing<br>Program       | To provide decent,<br>safe and affordable<br>housing to low and<br>very low income<br>families | Subsidized rental<br>assistance<br>Resident pays no<br>more than 30% of<br>income for rent   | Must abide by the terms and conditions of the lease  | Families with income of<br>80% or less of the area<br>median income  | Rental assistance<br>based on income  | Norfolk Redevelopment<br>and Housing Authority<br>201 Granby Street<br>Norfolk, VA 23510<br>(757) 623-1111<br>www.nrha.norfolk.va.us |
| HABITAT for<br>Humanity         | To eliminate poverty and homelessness  | Through volunteer labor and donations of money and materials, HABITAT builds and rehabilitates houses with the help of prospective homeowner | Ability to make down payment and monthly mortgage payments  Invest hundreds of hours of sweat equity into building their home and home of others | Need for adequate shelter  Ability to pay for a HABITAT house and willingness to partner with HABITAT  Must have lived in the service area for at least one year | HABITAT houses are sold to partner families at no profit and financed with affordable loans for 7 to 30 years | HABITAT for Humanity of<br>South Hampton Roads<br>900 Tidewater dr.<br>Norfolk,VA 23504<br>(757) 640-0590<br>www.habitat.org         |



| <b>\</b> | V. | 2 | ř  |   |  |
|----------|----|---|----|---|--|
| 0        |    |   |    |   |  |
|          |    |   | ٠. | 4 |  |

| NAME OF<br>PROGRAM /<br>SERVICE | Purpose  | TYPE OF<br>ASSISTANCE   | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT<br>INFORMATION   |  |  |  |  |
|---------------------------------|--|---|--|-------------------------|---|---|--|--|--|--|
|                                 | PERMANENT SUPPORTIVE HOUSING                                   |   |  |                         |   |   |  |  |  |  |
| Gosnold<br>Apartments           | To eliminate homelessness in the Hampton Roads region          | Provide 42 permanent supportive housing efficiency apartments for formerly homeless adults in South Hampton Roads | Residents pay 30% of<br>their income for rent<br>with a minimum<br>payment of \$50 | Homeless Adults         | Accessible units are available  Supportive services are available on site  Rental subsidies are provided and all utilities are included | Virginia Supportive<br>Housing  1010 N. Thompson Street<br>Suite 200<br>Richmond, VA 23230  www.virginiasupportive<br>housing.org  (804) 788-6825       |  |  |  |  |
| Cloverleaf<br>Apartments        | To eliminate<br>homelessness in the<br>Hampton Roads<br>region | Provide 60 permanent supportive housing efficiency apartments for formerly homeless adults in South Hampton Roads | Residents pay 30% of<br>their income for rent<br>with a minimum<br>payment of \$50 | Homeless Adults         | Accessible units are available Supportive services are available on site Rental subsidies are provided and all utilities are included   | Virginia Supportive<br>Housing<br>1010 N. Thompson Street<br>Suite 200<br>Richmond, VA 23230<br>www.virginiasupportive<br>housing.org<br>(804) 788-6825 |  |  |  |  |



|   | 'n | ٠, | 1 | P | 1  |   |
|---|----|----|---|---|----|---|
| N | 0  | R  | ř | ۰ | ĸ. | K |

| NAME OF<br>PROGRAM /<br>SERVICE | Purpose  | TYPE OF<br>ASSISTANCE  | TERMS /<br>CONDITIONS   | ELIGIBILITY / APPLICANT | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT<br>INFORMATION   |
|---------------------------------|--|--|---|-------------------------|---|---|
|                                 |  | PERMANENT  | SUPPORTIVE HOL  | ISING (Continued)       |   |   |
| Harbor House                    | To serve ex-<br>offenders that are<br>homeless or at risk of<br>being homeless | Provides permanent supportive housing for non-violent ex-offenders | Support services that lead to full-time employment and social stability for those individuals impacted by the stigma of being labeled "ex-offender" | Ex-offenders            | Varies depending on need and availability  Visit website for more information | The STOP Organization 2551 Almeda Avenue Norfolk, VA 23513 (757) 664-4281 www.stopinc.org |



| 'n | Ų, | 2 | ۶ | -  |  |
|----|----|---|---|----|--|
| 0  | R  | r |   | ı, |  |

| NAME OF<br>PROGRAM /<br>SERVICE                                  | Purpose  | TYPE OF ASSISTANCE   | TERMS /<br>CONDITIONS   | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT<br>INFORMATION  |
|--|--|--|---|---|---|--|
|  |  | SHELT  | ERS AND SUPPOR  | T SERVICES  |   |  |
| Norfolk H.A.R.T.<br>(Homeless Action<br>Response Team)           | To eliminate homelessness in Norfolk  Rapidly re-housing families  Improving coordination between various service providers working with homeless families     | Information and screening for placement into local family shelters  Application for eviction prevention resource  Assessment for service needs and connection to appropriate service providers | Public Service  | Any adult with legal custody of minor children in the City of Norfolk who is or is about to become homeless | Varies depending on<br>need and availability  | City of Norfolk Dept. of Human Services H.A.R.T  (757) 664-6083  http://www.norfolk.gov/ homelessness/ partnership.asp |
| Homeless<br>Intervention<br>Program<br>(The Planning<br>Council) | To provide homeless<br>prevention assistance<br>by addressing the<br>needs of those at<br>risk of losing their<br>housing or those who<br>are already homeless | Provides financial<br>assistance for rent &<br>mortgages as well<br>as support services<br>to prevent eviction<br>and foreclosure  | Referral by any<br>homeless assistance<br>agency or contact The<br>Planning Council<br>directly | Person affected by<br>homelessness<br>Person diagnosed with<br>HIV or AIDS                                  | Varies depending on<br>need and availability<br>Contact The Planning<br>Council for more<br>information | The Planning Council 130 Plume Street Norfolk,VA 23510 (757)625-4543 www.theplanning council.org                       |



|   | ¥ | V. | 2 | 3  |    |   |
|---|---|----|---|----|----|---|
| N | 0 | R  | r | e  | ī, | К |
|   |   |    |   | ٠. |    |   |

| Name of<br>Program /<br>Service                      | Purpose  | TYPE OF ASSISTANCE   | TERMS / CONDITIONS  | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT INFORMATION  |
|--|--|--|---|---|---|---|
|  |  | SHELTERS A   | ND SUPPORT SER  | VICES (continued)   |   |   |
| F.O.R. Kids Inc. Elizabeth Place                     | To provide homeless<br>prevention assistance<br>by addressing the<br>needs of those at<br>risk of losing their<br>housing or those who<br>are already homeless | Short-term<br>Transitional Housing                                   | All services focus on improving lives of children  Eligible applicant: a family that includes at least one adult with legal custody of at least one minor child | Some restrictions may apply  Contact F.O.R. Kids Inc for more information                     | 3-6 months shelter<br>and/or support  | F.O.R. Kids, Inc. Elizabeth Place (757) 423-0863 4200 Colley Avenue Suite A Norfolk, VA 23508 (757) 622-6400 www.homesforkids.org           |
| Ecumenical<br>Family Shelter<br>(The Dwelling Place) | To provide safe and<br>secure emergency<br>shelter to families in<br>crisis and assist them<br>in achieving self-<br>sufficiency                               | Emergency shelter Counseling Assistance in finding permanent housing | A family that includes<br>at least one adult with<br>legal custody of at<br>least one minor child   | Norfolk residents Some restrictions may apply Contact The Dwelling Place for more information | Varies depending on<br>need and availability<br>Contact The Dwelling<br>Place for more<br>information | The Dwelling Place 545 West 37th Street Norfolk, VA 23508 (757) 624-9879 thedwellingplaceva.org   |
| Union Mission  | To provide shelter for the homeless  To aid the poor and needy   | Emergency Shelter Transitional Housing                               | 18 years old with ID  Limited Space, call first to confirm  First come First serve  | Women arrive by 4 pm  Men arrive by 5:30pm  | 30 day shelter  | Union Mission Norfolk, VA 23510  Women 5100 E. Virginia Beach Boulevard (757) 623-0642  Men 130 Brooke Avenue (757) 627-8686  G OPTIONS NOW |



|   | <b>'</b> | ·. |   | * | 1  |   |
|---|----------|----|---|---|----|---|
| N | 0        | R  | ř | 0 | ı, | К |
|   |          |    |   |   | ٠. |   |

| NAME OF<br>PROGRAM /<br>SERVICE           | PURPOSE   | TYPE OF ASSISTANCE                                  | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT INFORMATION  |  |  |
|---|---|---|--|--|---|---|--|--|
| SHELTERS AND SUPPORT SERVICES (continued) |   |   |  |  |   |   |  |  |
| Salvation Army                            | To provide shelter for the homeless                     | Emergency Shelter Transitional Housing Day Services | Arrive by 5:00 PM Limited Space Pay Shelter (\$8 / Day) Women should call Hope Shelter                           | Men  | 30 day stay   | 209 W 19th Street<br>Norfolk, VA 23517<br>(757) 622-3471<br>Hope Shelter<br>(757) 543-8100<br>www.salvationarmysouth.<br>org/VA.htm                             |  |  |
| YWCA                                      | To provide assistance to woman and children in need     | Emergency Shelter Transitional Housing              | Women in Crisis Women in Recovery  | Women and Children   | Varies depending on need and availability   | 5215 Colley Avenue<br>Norfolk, VA 23508<br>(757) 625-4248<br>www.ywca.org   |  |  |
| St. Columba<br>Ecumenical<br>Ministries   | To provide relief for homeless individuals and families | Rental Assistance Transitional Housing for Homeless | Currently homeless<br>individuals and<br>families<br>Families and<br>individuals at risk of<br>becoming homeless | Men Women Families Some restrictions may apply Contact St. Columbia for more information | Varies depending on<br>need and availability  Contact St. Columba<br>for more information | 2114 Lafayette Blvd. Norfolk, VA 23509 Homeless Transition Housing: (757) 627-0312 Rental Assistance: (757) 627-6748 www.stcolumbaministries. com/programs.html |  |  |



| ¥ | V. | 2 | j. | / |  |
|---|----|---|----|---|--|
| 0 |    |   |    |   |  |

| NAME OF<br>PROGRAM /<br>SERVICE | Purpose   | TYPE OF ASSISTANCE  | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT   | AGENCY / CONTACT<br>INFORMATION  |
|---------------------------------|---|---|--|--|--|--|
|                                 |   | SHELTERS A  | AND SUPPORT SER  | VICES (continued)  |  |  |
| Haven House                     | To increase the number of homeless families moving into permanent housing | Supportive Housing Transitional Housing Emergency Shelter   | A family that includes<br>at least one adult with<br>legal custody of at<br>least one minor child<br>All services focus on<br>improving the lives of<br>children | Some restrictions may apply  Contact F.O.R. Kids Inc. for more information | Varies depending on<br>need and availability   | Haven House Shelter 131 D View Avenue Norfolk, VA 23503 (757) 587-4202 F.O.R. Kids Inc info: (757) 622-6400 www.homesforkids.org |
| Virginia Housing<br>Search      | To connect low income households to affordable housing                    | Provides low-to-moderate income households opportunities to obtain affordable housing by providing free, user-friendly access to landlords via the internet | Availability is open to the public   | Availability is open to the public   | Low-to-moderate income households can locate affordable housing throughout the state that meet their needs | The Planning Council 130 West Plume Street Norfolk, VA 23510 (757) 622-9268 www.VirginiaHousingSearch. com                       |



|   | `p | V. | 2 | P  | /  |   |
|---|----|----|---|----|----|---|
| N | 0  | æ  | F | ٠  | ĸ. | К |
|   |    |    |   | ٠. |    |   |

| NAME OF<br>PROGRAM /<br>SERVICE                        | Purpose   | TYPE OF ASSISTANCE  | TERMS / CONDITIONS  | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT<br>INFORMATION   |  |  |  |
|--|---|---|---|--|---|---|--|--|--|
|  |   | RENTAL ASSISTANCE   |   |  |   |   |  |  |  |
| Section 8 Housing<br>Voucher Program<br>(tenant-based) | To provide decent<br>safe and sanitary<br>affordable housing to<br>low-to-moderate<br>income families | Assist households with obtaining privately owned rental housing units through provision of monthly rent subsidies | Rental unit must be located in Norfolk  Landlord must agree to participate and enter into annual lease and program contract  Properties must be inspected and meet HUD minimum property standards | Household incomes<br>cannot exceed 80% of<br>the area median<br>income | Households pay no more than 30% of their adjusted incomes for rent and an allowance for utilities  The difference is paid to private landlords through provision of an annual contract by the local housing authority | Norfolk Redevelopment<br>and Housing Authority<br>201 Granby Street<br>Norfolk, VA 23510<br>(757) 623-1111<br>www.nrha.norfolk.va.us                    |  |  |  |
| The Rapid Exit<br>Program                              | To prevent<br>homelessness or<br>eviction   | Provides grants for<br>rental assistance,<br>housing deposits,<br>rent and utility costs                          | Grants for first month expenses   | Persons homeless or at risk of becoming homeless                       | Up to three months assistance   | National Alliance to End<br>Homelessness  1518 K Street NW Suite 410 Washington, DC 20005  (202) 638-1526 www.endhomelessness. org Email: naeh@naeh.org |  |  |  |



| ¥ | ٠, | 2 | g. |  |  |
|---|----|---|----|--|--|
| 0 |    |   |    |  |  |
|   |    |   |    |  |  |

| NAME OF<br>PROGRAM /<br>SERVICE              | Purpose  | TYPE OF<br>ASSISTANCE         | TERMS /<br>CONDITIONS   | ELIGIBILITY / APPLICANT                        | MAXIMUM<br>BENEFIT                        | AGENCY / CONTACT<br>INFORMATION  |  |  |  |  |
|--|--|-------------------------------|---|--|---|--|--|--|--|--|
|  |  | RENTAL ASSISTANCE (continued) |   |  |   |  |  |  |  |  |
| Emergency Shelter<br>Grants (ESG)<br>Program | To provide homeless, and those in danger of becoming homeless, with basic shelter and essential supportive services  ESG also provides short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs  ESG can also assist with the operational costs of the shelter facility and for the administration of the grant | Emergency Grants              | Emergency<br>assistance  Assistance in costs of<br>running a emergency<br>shelter | Homeless or those at risk of becoming homeless | Varies depending on need and availability | U.S. Department of Housing and Urban Development  451 7th Street S.W. Washington, DC 20410  (202) 708-1112  Virginia Office (ESG Assistance)  Toll Free: 1 (800) 955-2232  www.hud.gov |  |  |  |  |



|   | 7 | ٠, |   | * | - |   |
|---|---|----|---|---|---|---|
| N | 0 |    | ř | ۰ | ŀ | K |

| Name of<br>Program /<br>Service | Purpose   | TYPE OF ASSISTANCE | TERMS /<br>CONDITIONS   | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT        | AGENCY / CONTACT INFORMATION   |  |  |  |  |
|---------------------------------|---|--------------------|---|--|---------------------------|--|--|--|--|--|
|                                 | RENTAL ASSISTANCE (continued)   |                    |   |  |                           |  |  |  |  |  |
| Housing Solutions<br>Program    | Increase the range of<br>housing for those<br>with AIDS/HIV and<br>homeless | Emergency Grants   | Funds are distributed to states and cities by formula allocations and made available as part of the area's Consolidated Plan. In addition, some projects are selected in national competitions to serve as service delivery models or operate in non-formula areas. Grantees partner with non-profit organizations and housing agencies to provide support to beneficiaries | Persons living with HIV/ AIDS and their families may require housing that provides emergency, transitional, or long- term affordable solutions. A variety of HOPWA (Housing Opportunities for Persons with AIDS) programs and projects provide short- & long- term rental assistance, operate community residences or make use of other supportive housing facilities developed to address needs of persons who are living with HIV/ AIDS and related challenges | Varies per<br>participant | U.S. Department of<br>Housing and Urban<br>Development<br>451 7th Street S.W.<br>Washington, DC 20410<br>(202) 708-1112<br>http://www.hud.gov/offices/<br>cpd/aidshousing/ |  |  |  |  |



|   | 'n | · . | 2 | j. | 1 |   |
|---|----|-----|---|----|---|---|
| N | 0  | •   | r | ۰  | ŀ | K |

| NAME OF<br>PROGRAM /<br>SERVICE | PURPOSE  | TYPE OF ASSISTANCE  | TERMS /<br>CONDITIONS                               | ELIGIBILITY / APPLICANT                                       | MAXIMUM<br>BENEFIT                | AGENCY / CONTACT INFORMATION   |
|---------------------------------|--|---|---|---|-----------------------------------|--|
|                                 |  | RENT  | TAL ASSISTANCE (                                    | continued)  |                                   |  |
| Public Housing<br>Assistance    | To provide decent, safe and affordable housing to low and very low income families | Subsidized rental assistance  Resident pays no more than 30% of income for rent | Must abide by the terms and conditions of the lease | Families with income of 80% or less of the area median income | Rental assistance based on income | Norfolk Redevelopment<br>and Housing Authority<br>201 Granby Street<br>Norfolk, VA<br>(757) 623–1111<br>www.nrha.norfolk.va.us |



# SECTION 5 HOUSING COUNSELING, FAIR HOUSING AND OTHER HOUSING ACCESS OPTIONS



Housing Counseling, Fair Housing Information and Other Housing Access Options provide homeowners, buyers and renters with resources and support to sustain a quality living environment for themselves and their families.

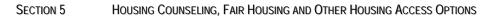


|               |   | 'n | V. | 2 | g- | /  |   |
|---------------|---|----|----|---|----|----|---|
| N O R F & L K | N | 0  | R  | ř | 0  | ĸ, | К |

| NAME OF<br>PROGRAM /SERVICE  | Purpose  | Type of<br>Assistance  | TERMS /CONDITIONS   | ELIGIBILITY /APPLICANT   | Maximum<br>Benefit                                    | AGENCY / CONTACT<br>INFORMATION   |
|--|--|--|---|--|---|---|
| VHDA<br>Homeownership<br>Education and<br>Training Programs                          | To equip prospective first-time homebuyers with the knowledge and capabilities to succeed as homeowners      | Six hour course instruction by VHDA-trained instructors                  | Homebuyers  Courses are Free  To obtain a list of local class schedules, contact VHDA's website | All homebuyers   | Long-term financing<br>and homeownership<br>stability | www.vhda.com/edu or call (877) VHDA-123  HomeNet Homeownership Center 201 Granby Street Norfolk, VA (757) 624-8649  The UpCenter, Inc. 222 W. 19 <sup>th</sup> Street Norfolk, VA (757) 965-8657 www.theupcenter.org  Urban League of Hampton Roads (757) 336-7589 www.ulhr.org |
| Pre- and Post-<br>Purchase Homebuyer<br>and Homeowner<br>Counseling and<br>Education | To provide support<br>and guidance to<br>families and<br>individuals pursuing<br>homeownership in<br>Norfolk | Homeownership counseling  Homeownership training and budgeting education | Free and open to the public   | Families or persons<br>planning to purchase a<br>home in Norfolk | Long-term financial<br>and homeownership<br>stability | HomeNet Homeownership Center 201 Granby Street Norfolk, VA (757) 624-8649 The UpCenter. Inc. 222 W. 19th Street Norfolk, VA (757) 965-8657 www.theupcenter.org  |



SECTION 5



|   | 7 | ٠, | 2 | 3 |    |   |
|---|---|----|---|---|----|---|
| N | 0 | R  | r | 0 | ı, | K |
|   |   |    |   |   |    |   |

| NAME OF<br>PROGRAM /<br>SERVICE            | Purpose   | TYPE OF ASSISTANCE   | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT<br>INFORMATION   |
|--|---|--|--|--|---|---|
| Equity Secure<br>Rehabilitation<br>Program | To provide assistance to low-to-moderate income homeowners by providing flexible and affordable financing | Funds to be used to repair or replace, as needed, plumbing, heating, electrical, roof, and structural system. Provide handicap accessibility alterations to achieve decent, safe and sanitary conditions  Perform eligible exterior aesthetic improvements  Reduce or eliminate lead-based paint hazards identified on surfaces being disturbed during rehabilitation. Technical assistance with work specifications are available | No monthly payments  Part grant and part due- on- transfer loan  Mortgage must be current  Homeowners insurance must be current  Applicant must have legal interest in the property and reside in the property | Total household income must be at or below 80% of the area median. See attached Income Limit Table | \$25,000 for eligible rehabilitation work and up to an additional \$20,000 for lead–based paint abatement | Norfolk Redevelopment and Housing Authority 201 Granby Street Norfolk, VA 23510 (757) 623-1111 www.nrha.norfolk.va.us |



### SECTION 5 HOUSING COUNSELING, FAIR HOUSING AND OTHER HOUSING ACCESS OPTIONS

| `\$r | V. | 2 | j. | / |  |
|------|----|---|----|---|--|
| 0    |    |   |    |   |  |
|      |    |   | ٠. |   |  |

| NAME OF<br>PROGRAM /<br>SERVICE                         | Purpose  | TYPE OF<br>ASSISTANCE   | TERMS / CONDITIONS      | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT<br>INFORMATION  |
|---|--|---|-------------------------|---|---|--|
| Center for Fair<br>Housing Advocacy                     | To protect the housing choices of all people from external barriers and limitations                        | Fair housing<br>advocacy, testing,<br>investigations,<br>legal challenge,<br>education and<br>training                          | Public Service          | Public Service  | Advocacy & information  | Housing Opportunities<br>Made Equal (H.O.M.E.,<br>Inc)<br>355 Crawford Street<br>Suite 520<br>Portsmouth, VA 23704<br>(757) 215-0321     |
|   |  |   |                         |   |   | www.phonehome.org  |
| HomeNet<br>Homeownership<br>Center                      | To prepare families for homeownership  | Homebuyer<br>training and<br>education; debt<br>management and<br>housing counseling  | Attend 8 hours of class | Any individual or family interested in purchasing a home in Norfolk | New homeownership readiness   | HomeNet  201 Granby Street Norfolk, VA 23501  www.nrha.norfolk.va.us/ housing/ownhomenet.html  |
| Hampton Roads<br>Community<br>Housing Resource<br>Board | To expand<br>awareness and<br>compliance to fair<br>housing laws and<br>practices throughout<br>the region | A consortium of local governments in Hampton Roads established to identify and remove impediments to fair housing in the region | Public Service          | Public Service  | Advocacy, regional<br>strategies and<br>implementation<br>Regional data,<br>research, and reports | HRCHRB<br>c/o Sylvia Hill, Chair<br>2424 Courthouse Dr<br>Municipal Center Building<br>18A<br>Virginia Beach, VA 23456<br>(757) 385-5750 |



### SECTION 5 HOUSING COUNSELING, FAIR HOUSING AND OTHER HOUSING ACCESS OPTIONS

|   | ¥ | N. | 2 | P  | -  |   |
|---|---|----|---|----|----|---|
| N | 0 | R  | F | ٠  | ı, | К |
|   |   |    |   | ٠. |    |   |

| NAME OF<br>PROGRAM /<br>SERVICE                              | Purpose  | TYPE OF ASSISTANCE   | TERMS /<br>CONDITIONS                         | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT       | AGENCY / CONTACT INFORMATION  |
|--|--|--|---|---|--------------------------|---|
| Norfolk's<br>Foreclosure<br>Intervention<br>Network<br>(FIN) | To assist families to remain in their homes and to protect the stability of Norfolk's neighborhoods              | Connects families to<br>resources and<br>services as well as<br>hosts foreclosure<br>prevention<br>workshops | Services are free and available to the public | Homeowners<br>experiencing difficulty<br>in making mortgage<br>payments | Homeownership retention  | City of Norfolk Bureau of Community Enrichment 111 Granby Street Norfolk, VA 23510  (757) 664-6770  www.norfolk.gov/ communityenrichment  The UpCenter 111 19th Street Norfolk, VA 23517  (757) 965-8657  www.theupcenter.org |
| Fair Housing<br>Center                                       | To insure that the housing choices of all Norfolk residents are protected from external barriers and limitations | Referral to partner<br>agencies as well as<br>resource and<br>reference material                             | Services are free and available to the public | Public Service  | Advocacy and information | City of Norfolk Bureau of Community Enrichment  111 Granby Street Norfolk, VA 23510  (757) 664-6770  www.norfolk.gov/ communityenrichment   |



### SECTION 5 HOUSING COUNSELING, FAIR HOUSING AND OTHER HOUSING ACCESS OPTIONS

|   | 7 | ٠, | 1 | * |   |
|---|---|----|---|---|---|
| N | 0 |    |   | ۰ | K |

| NAME OF<br>PROGRAM /<br>SERVICE | Purpose   | TYPE OF ASSISTANCE  | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT | MAXIMUM<br>BENEFIT                              | AGENCY / CONTACT<br>INFORMATION  |
|---------------------------------|---|---|--|-------------------------|---|--|
| Housing Counseling              | To help those who have difficulty making monthly payments resolve delinquencies to save their homes | Mortgage Default counseling Lender intervention Debt management | Services are free and available to the public  By appointment only | No income limits        | Long-term financial and homeownership stability | HomeNet Homeownership Center 201 Granby Street (757) 624-8649 www.nrha.norfolk.va.us/ housing/ownhomenet.html The UpCenter, Inc. 222 W. 19th Street (757) 965-8657 www.theupcenter.org Catholic Charities of Eastern Virginia, Inc. 3804-A Poplar Hill Road Chesapeake, VA 23321 (757) 484-0703 Southeastern Tidewater Opportunity Project (STOP) 2551 Almeda Avenue (757) 858-1360 H.O.M.E., Inc. 355 Crawford Street Suite 520 Portsmouth, VA 23704 (757) 215-0321 www.phonehome.org Urban League of Hampton Roads (757) 336-7589 www.ulhr.org |





SOUTH WIND APARTMENTS MISSION COLLEGE APARTMENTS VILLAGE POINTE APARTMENTS

Affordable Housing Production Options provide financing and tax incentive programs to facilitate the development and preservation of affordable housing in Norfolk.

|   | ¥   | Ų,  | S. | g. | 1  |   |
|---|-----|-----|----|----|----|---|
| N | Q   | B   | r  | ٠  | ī, | К |
|   | - 5 | 150 | ٠. |    | ١. |   |

| NAME OF<br>PROGRAM /<br>SERVICE                              | Purpose   | TYPE OF ASSISTANCE  | TERMS /<br>CONDITIONS   | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT   | AGENCY / CONTACT<br>INFORMATION   |
|--|---|---|---|---|--|---|
| Section 811 Supportive Housing for Persons with Disabilities | To allow persons with disabilities to live independently in the community | Provides interest- free capital advances to non- profit sponsors to help them finance the development of rental housing such as independent living projects, condominium units and small group homes with the availability of supportive services for persons with disabilities | The capital advance can finance the construction, rehabilitation, or acquisition of supportive housing  The advance does not have to be repaid as long as the housing remains available for very low-income persons with disabilities for at least 40 years | Non-profit organizations with 501 (c)(3) tax exemption  Submit a resolution that they will provide a minimum capital investment equal to .5% of the capital advance amount, up to the maximum of \$10,000 | The capital advance can finance the construction, rehabilitation, or acquisition with or without rehabilitation of supportive housing  The advance does not have to be repaid as long as the housing remains available for very lowincome persons with disabilities for at least 40 years  Also provides rental assistance which covers the difference between the HUD-approved operating cost of the project and the amount the residents pay usually 30 % of adjusted income | HUD U.S. Dept of Housing and Urban Development  451 7th Street S.W. Washington, DC 20410  (202) 708-1112  www.hud.gov |



|   | ¥  | V. | 2 | g. | /  |   |
|---|----|----|---|----|----|---|
| N | Q. |    | ř | ٠  | ĸ. | К |
|   |    | 33 |   |    | ٠. |   |

| NAME OF<br>PROGRAM /<br>SERVICE  | Purpose   | TYPE OF<br>ASSISTANCE  | TERMS / CONDITIONS  | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT                   | AGENCY / CONTACT INFORMATION  |
|--|---|--|---|---|--------------------------------------|---|
| Section 202 Supportive Housing Program   | Helps to expand the<br>supply of affordable<br>housing and<br>supportive services<br>for the elderly  | Interest-free capital advances to private, non-profit sponsors to finance the development of the supportive housing. Project-based rental assistance funds are provided to cover difference between HUD-approved operating cost of the project and the tenant's contribution toward the rent | No repayment if<br>project continues to<br>serve very low-income<br>elderly persons for 40<br>years   | Private non-profit organizations that can provide minimum capital investment equal to .5% of the HUD-approved capital advance, up to a maximum of \$25,000 for national sponsors or \$10,000 for other sponsors | Based on project or development cost | HUD U.S. Dept of Housing and Urban Development  451 7th Street S.W. Washington, DC 20410  (202) 708-1112  www.hud.gov |
| Section 221(d)(4)<br>and 221(d)(3)<br>Mortgage Insurance<br>for Rental<br>Cooperative<br>Housing | Assist private industry in the construction or rehabilitation of rental and supportive housing for moderate income and displaced families by making capital readily available | FHA mortgage insurance insures lenders against loss on mortgage defaults. No income limits for tenants. All family types are eligible. Projects may be designed specifically for the elderly or handicapped  | Allows for long term<br>mortgages (up to 40<br>years) that can be<br>financed with<br>Government National<br>Mortgage Association<br>(GNMA) Mortgage<br>Backed Securities | Eligible borrowers<br>include public, profit-<br>motivated sponsors,<br>limited distribution,<br>non-profit cooperatives,<br>builder-seller, investor-<br>sponsor, and general<br>mortgagors                    | Based on project<br>development cost | HUD U.S. Dept of Housing and Urban Development  451 7th Street S.W. Washington, DC 20410  (202) 708-1112  www.hud.gov |



|   | ¥  | 4  | 2  | F | /  |   |
|---|----|----|----|---|----|---|
| N | Q. |    | r  | ٠ | ĸ. | К |
|   |    | 45 | ٠. |   |    |   |

| NAME OF<br>PROGRAM /<br>SERVICE       | Purpose  | TYPE OF ASSISTANCE   | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT   | AGENCY / CONTACT<br>INFORMATION   |
|---------------------------------------|--|--|--|---|--|---|
| SPARC Program for Multifamily Housing | To address affordable rental housing needs not currently being met by conventional multi-family programs | Uninsured loans to enable the construction or acquisition/ rehabilitation of affordable rental housing units to meet the following categories of critical needs:  Homelessness Housing for disabled Preservation of affordable housing Neighborhood revitalization | Tenant income restrictions: 50% of the households in the development must have incomes at or below 50% of the area median, 50% at 150% AMI  Preservation of Affordable Housing Funds can be used to recapitalize projects with one or more of the following subsidies: HUD 236 and/or Section 8; HUD 202/811(with release of HUSE Use Agreement); RD 515 with rental subsidy; or expiring federal low income housing tax credits | Homelessness/ Disabilities Borrower must be a non-profit with a history and capacity for serving these populations  Preservation and Revitalization For-profit or non-profit developers  Homelessness/ Disabilities Must incorporate supportive services  Assisted Living facilities program require 100% units/beds serve the disabled community; Independent living facilities will be at least 25% | Loan limits: \$950,000 or \$1,500,000  30 year maximum term; Less if property is 10 years or older  High loan to value ratios (90%-100%) and low financing fees (1/2% of principal balance at closing)  Debt service coverage ratio is a minimum of 1:10 | Virginia Housing Development Authority  601 S. Belvidere Street Richmond, VA 23220  Toll Free: (877) VHDA-123  www.vhda.com |



|   | ¥ | S.  | 2  | P | 1  |   |
|---|---|-----|----|---|----|---|
| N | 0 | æ   | r  | ٠ | ĸ. | К |
|   |   | 100 | ч. |   |    |   |

| NAME OF<br>PROGRAM /<br>SERVICE | Purpose   | TYPE OF ASSISTANCE  | TERMS / CONDITIONS  | ELIGIBILITY / APPLICANT                        | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT<br>INFORMATION  |
|---------------------------------|---|---|---|--|---|--|
| VHDA Mixed-Use<br>Program       | To create affordable housing units and revitalize communities | Uninsured loans to finance developments composed of mixed-income, multifamily rental housing with commercial or other non-housing buildings or portions thereof in certain revitalization areas | Developments must be mostly residential 20% of the housing units must be occupied by renters whose incomes are 150% or less of the area median income  The remaining units are not subject to income limits | Private, for-profit, and non-profit developers | High loan to value ratios (90% to 100%)  Loans are generally permanent forward commitments  1%-2% financing fees (SPARC loans are .5%)  Long loan terms (35 years for new construction and 25 years for rehabilitation)  Loans are generally non-recourse  Other VHDA products may be used with this financing as well as competitive 9% Low Income Housing Tax Credits | Virginia Housing Development Authority  601 S. Belvidere Street Richmond, VA 2322  Toll Free: (877) VHDA-123  www.vhda.com |



|   | ¥   | 4   | 2    | g- | 1  |   |
|---|-----|-----|------|----|----|---|
| N | Q   | B   | r    | ٠  | ĸ, | К |
|   | - 4 | 100 | S. 1 |    |    |   |

| NAME OF<br>PROGRAM /<br>SERVICE   | Purpose   | TYPE OF ASSISTANCE   | TERMS / CONDITIONS  | ELIGIBILITY / APPLICANT                       | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT<br>INFORMATION   |
|-----------------------------------|---|--|---|---|---|---|
| VHDA Tax-Exempt<br>Bond Financing | To increase the availability of affordable multifamily rental housing | Uninsured loan for<br>the construction or<br>acquisition of units<br>with substantial<br>rehabilitation of<br>affordable<br>multifamily rental<br>housing projects | Income limits will apply for tenants  Developers have a choice between either a minimum of 20% of tenants must have incomes at or below 50% of the area median income or  40% of the tenants must have incomes at or below 60% of the area median  The remaining tenants can have incomes at or below 150% of the area median income Minimum \$7,500 per unit rehabilitation or 15% of the acquisition cost, whichever is greater | Private, for-profit and non-profit developers | Loans are long-term (25 years for rehabilitation); high loan to value ratios (90%-100%)  Loans are generally non-recourse  Loans are construction with permanent conversions  2% financing fee  This financing allows mortgagors the opportunity to apply for 4% non-competitive federal low income housing tax credits  Rates are updated daily and listed on VHDA's website | Virginia Housing Development Authority  601 S. Belvidere Street Richmond, VA 23220  Toll Free: (877) VHDA-123  www.vhda.com |



|   | 7  |     |   |   |    |   |  |
|---|----|-----|---|---|----|---|--|
| N | Q. | B   | r | ٠ | ī, | К |  |
|   |    | 100 |   |   | ٠. |   |  |

| NAME OF<br>PROGRAM /<br>SERVICE | Purpose   | TYPE OF ASSISTANCE   | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT   | AGENCY / CONTACT INFORMATION   |
|---------------------------------|---|--|--|---|--|--|
| VHDA Taxable Bond<br>Financing  | To increase the availability of affordable multifamily rental housing | Uninsured loans to facilitate the construction and/or acquisition (with or without rehabilitation) of affordable multifamily rental housing                    | Renters must have incomes that are less than 150% of the area median income  | Private, for-profit and<br>non-profit developers                | Loans are long-term (25 years for rehabilitation); high loan to value ratios (90%-100%); and low financing fees.  Can be used with the competitive 9% Federal Low income Housing Tax Credit Program  | Virginia Housing Development Authority  601 S. Belvidere Street Richmond, VA 2322  Toll Free: (877) VHDA-123  www.vhda.com |
| VHDA Mixed-Income<br>Financing  | To create affordable housing units and revitalize communities         | Uninsured loans to finance the construction and/or acquisition rehabilitation of mixed-income multifamily rental housing units in certain revitalization areas | 20% of the housing units must be occupied by renters whose incomes are 150% or less of the area median income. The remaining units are not subject to income limits  This financing does not allow the use of tax exempt bonds | Borrowers who are private, for profit and non-profit developers | High loan to value ratios (90% to 100%). Loans are generally permanent forward commitments. 1%-2% financing fee (SPARC loans are .5%)  Long loan terms (35 years for new construction and 25 years for rehabilitation). Loans are generally non-recourse | Virginia Housing Development Authority  601 S. Belvidere Street Richmond, VA 2322  Toll Free: (877) VHDA-123  www.vhda.com |



|   | ¥  | V.  | 2  | P | 1  |   |
|---|----|-----|----|---|----|---|
| N | Q. |     | r  | ٠ | ĸ. | К |
|   |    | 100 | ٠. |   | ٠. |   |

| NAME OF<br>PROGRAM /<br>SERVICE | Purpose   | TYPE OF ASSISTANCE  | TERMS /<br>CONDITIONS  | ELIGIBILITY / APPLICANT                       | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT INFORMATION  |
|---------------------------------|---|---|--|---|---|---|
| VHDA Taxable Bond<br>Financing  | To increase the availability of affordable multifamily rental housing | Uninsured loans to facilitate the construction and/or acquisition (with or without rehabilitation) of affordable multifamily rental housing | Renters must have incomes less than 150% of the area median income | Private, for-profit and non-profit developers | Loans are long-term (25 years for rehabilitation); high loan to value ratios (90%-100%); and low financing fees.  Can be used with the competitive 9% Federal Low Income Housing Tax Credit Program | Virginia Housing Development Authority  601 S. Belvidere Street Richmond, VA 23220  Toll Free: (877) VHDA-123  www.vhda.com |



|   | ¥ | ٠,  | 1   | ş |    |   |
|---|---|-----|-----|---|----|---|
| N | • | B   | F   | 0 | ı, | К |
|   |   | 100 | · . |   | •  |   |

| NAME OF<br>PROGRAM /<br>SERVICE         | Purpose   | TYPE OF<br>ASSISTANCE  | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT INFORMATION   |
|---|---|--|--|---|---|--|
| NRHA Developer Incentive Grant (DIG)    | To encourage the conversion of poorly performing rental units into affordable homeownership  To promote home rehabilitation, home ownership, housing production | Grants   | Deed restrictions to<br>assure owner-<br>occupancy and<br>affordability<br>restrictions  | Builders  | \$10,000 for single<br>family rentals and<br>\$3,000 per unit for<br>multifamily properties | Norfolk Redevelopment<br>and Housing Authority<br>201 Granby Street<br>Norfolk, VA 23510<br>(757) 314-4217<br>www.nrha.norfolk.va.us |
| New Single Family<br>Housing Production | To strengthen<br>Norfolk's<br>neighborhoods with<br>new homeownership   | Affordable building sites located in neighborhood conservation and redevelopment areas for the development of single family (attached or detached homes) as determined by the development plan | Member of NRHA's<br>Builders' Guild<br>Deed restrictions<br>regarding affordability<br>and home ownership<br>House plans must be<br>approved by NRHA | Builders and<br>developers must be<br>members of NRHA's<br>Builders Guild | New home construction opportunity  Qualifying homebuyers are available through HomeNet      | Norfolk Redevelopment<br>and Housing Authority<br>201 Granby Street<br>Norfolk, VA 23510<br>(757) 623-1111<br>www.nrha.norfolk.va.us |



|   | ¥   | 4   | 2  | g- |    |   |
|---|-----|-----|----|----|----|---|
| N | Q   | B   | r  | ٠  | ī, | К |
|   | - 4 | 100 | ч. |    | 4  |   |

| NAME OF<br>PROGRAM /<br>SERVICE  | Purpose  | TYPE OF<br>ASSISTANCE  | TERMS /<br>CONDITIONS              | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT   | AGENCY / CONTACT<br>INFORMATION  |
|--|--|--|------------------------------------|--|--|--|
| Virginia Community Development Corporation's (VCDC) Housing Equity Funds of Virginia | To serve as a statewide intermediary for the promotion, financing, development and operation of safe, decent and affordable housing for Virginia residents | Makes financial investments in affordable housing and historic renovations  Currently manages ten Housing Equity Funds and two Historic Equity Funds  VCDC's developments are typically smaller in scope and serve populations with specific needs, such as homeless families and individuals, single-parent families, the elderly, people with disabilities and low income households | Financial and economic feasibility | Developers, project sponsors of housing for families and individuals with special needs  Sponsors of VCDC-supported developments are frequently community based non-profit organizations | Uses of loans have been to carry forward expenses, property acquisition, construction, market studies, appraisals, architectural and engineering fees, application fees and other development expenses | Virginia Community Development Corporation  1840 West Broad Street, Suite 200 Richmond, Virginia 23220  (804) 343-1200, Ext 116 atrent@vacdc.org |



|   | ¥  | N.  | 2  | g- |    |   |
|---|----|-----|----|----|----|---|
| N | Q. |     | ř  | ٠  | ĸ. | К |
|   |    | 100 | ч. |    | v. |   |

| NAME OF<br>PROGRAM /<br>SERVICE         | Purpose   | TYPE OF ASSISTANCE   | TERMS /<br>CONDITIONS   | ELIGIBILITY / APPLICANT | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT<br>INFORMATION   |
|---|---|--|---|-------------------------|---|---|
| The Virginia Community Development Fund | To provide alternative financing and technical assistance to non-profit developers of affordable, multifamily housing in Virginia | Predevelopment Loan: funds predevelopment loan expenses. Funds are available to protect sponsors before they have either an allocation of tax credits or a building that can be occupied  Acquisition and/or Carry Forward Loan: helps project sponsors pay for property acquisition and /or I.R.C. carry forward expenses  Construction Participation Loan: allows sponsors to borrow enough during the construction phase to complete the project and close on the permanent financing | Acquisition/Carry Forward Loan: Available to project sponsors who want to purchase occupied properties to preserve affordable housing for eventual rehabilitation using tax credits or to sponsors who have an allocation of tax credits and need financing prior to construction closing | Non-profit sponsors     | Pre-development loan: \$ 30,000  Acquisition/Carry Forward Loan: \$200,000  Construction Participation Loan:\$500,000 | Virginia Community Development Fund  1840 West Broad Street, Suite 200 Richmond, Virginia 23220  (804) 343-1200, Ext 5  csterling@vacdc |



|   | ¥  | V.  | 2  | P | 1  |   |
|---|----|-----|----|---|----|---|
| N | Q. |     | r  | ٠ | ĸ. | К |
|   |    | 100 | ٠. |   | ٠. |   |

| NAME OF<br>PROGRAM /<br>SERVICE              | Purpose  | TYPE OF ASSISTANCE   | TERMS /<br>CONDITIONS  | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT   | AGENCY / CONTACT<br>INFORMATION   |
|--|--|--|--|--|--|---|
| Neighborhood<br>Assistance<br>ACT Tax Credit | To increase the supply and dispersal of affordable housing to low-income tenants | Tax credits for landlords participating in the housing choice voucher program for low-income tenants | Tax credits are allowed only for that portion of the taxable year in which a dwelling unit is included in the housing voucher program  The program provides a 5-year carry forward period for unused tax credits  To participate in the housing choice voucher program, qualified units must be located in census tracts in which less than 10% of the tenants live below poverty level. | Units are in substantiated compliance with the uniform Statewide Building Code  Units are part of a property that contains at least four dwelling units with no more than 25% of the total dwelling units are in housing choice voucher programs | Tax credit equal to 40% of the fair market value of the rent for each qualified housing unit | Virginia Department of<br>Housing and Community<br>Development  501 N. Second Street<br>Richmond, VA 23219  (804) 371-7000  www.dhcd.virginia.gov |



|   | ¥ | S.  | 2  | P | 1  |   |
|---|---|-----|----|---|----|---|
| N | 0 | æ   | r  | ٠ | ĸ. | К |
|   |   | 100 | ٠. |   |    |   |

| Name of<br>Program /<br>Service                               | Purpose   | TYPE OF ASSISTANCE  | TERMS /<br>CONDITIONS  | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT<br>INFORMATION  |
|---|---|---|--|---|---|--|
| SERVICE Federal and State Historic Rehabilitation Tax Credits | To encourage and facilitate the preservation of historic properties | By rehabilitating certified historic buildings in accordance with program requirements, taxpayers have opportunities to qualify for state and federal tax credits | Rehabilitation work must be consistent with Secretary of Interiors Standards for Rehabilitation  The amount of the expense or improvement must conform to the program's cost thresholds  Property must be a certified historic structure | Federal: Income producing properties (commercial or rental residential)  State: Income producing properties (commercial or residential) or owner-occupied residential | Dollar–for-dollar reductions in income tax liability for tax payers  The amount of the credit is based on the total rehabilitation costs  The federal tax credit is 20% of eligible expenses for income-producing properties.  The State credit is 25% of eligible rehabilitation expenses for owner-occupied or income-producing properties  If the project qualifies under both programs, the developer can claim 45% of eligible rehabilitation expenses | Virginia Department of Taxation, Office of Customer Services  Post Office Box 1115 Richmond, VA 2321  (804) 367-8031  www.tax.virginia.gov/ site.cfm?alias =taxcredit2 |



|   | ¥   | ٠, | 2 | F | -  |   |
|---|-----|----|---|---|----|---|
| N | Q   |    | r | ٠ | ĸ. | К |
|   | - 1 | 33 |   |   | ٠. |   |

| NAME OF<br>PROGRAM /<br>SERVICE | Purpose   | TYPE OF ASSISTANCE  | TERMS /<br>CONDITIONS   | ELIGIBILITY / APPLICANT                       | MAXIMUM<br>BENEFIT   | AGENCY / CONTACT<br>INFORMATION  |
|---------------------------------|---|---|---|---|--|--|
| Low Income Housing Tax Credits  | To encourage private investment in affordable housing  To offer dollar- fordollar reduction in tax liability to the owner of a qualified lowincome housing development for the acquisition, rehabilitation or construction of affordable rental housing units | The amount of the tax credits allocated is based directly on the number of qualified low-income units that meet federal rent and income targeting requirements  Developers receive the benefit of tax credits that they can sell to investors who use them to offset a portion of their federal tax liabilities  The value gained from the sale of the tax credits offsets the development costs, allowing units to be leased at rents affordable to low and very low income households | The development must meet a number of conditions set forth in Section 42 of the Internal Revenue Code (IRC)  Income limits will apply for tenants  A minimum of 20% of tenants with incomes at or below 50% of the area median gross income or 40% of the tenants must have incomes at or below 60% of the area median gross income  The owner may designate more than the minimum number of units for low income, thereby increasing the qualified basis | Private, for-profit and non-profit developers | While there is no direct rental subsidy to the households under this program, the increased equity and reduced debt allows for lower rents than would otherwise be possible  There are three types of low income housing tax credits, 9% and 4% for new construction or substantial rehabilitation  9% credits may not be federally subsidized or financed with tax exempt bonds  Tax credits may be used for the acquisition of existing developments | Virginia Housing Development Authority  601 S. Belvidere Street Richmond, VA 23220  (804) 343-5786  www.vhda.com |



68

|   | 7.3 |     |    |   |    |   |  |
|---|-----|-----|----|---|----|---|--|
| N | Q.  |     | ř  | ٠ | ĸ. | К |  |
|   |     | 100 | ٠. |   |    |   |  |

| NAME OF<br>PROGRAM /<br>SERVICE                | Purpose  | TYPE OF ASSISTANCE  | TERMS /<br>CONDITIONS   | ELIGIBILITY / APPLICANT  | MAXIMUM<br>BENEFIT                                    | AGENCY / CONTACT<br>INFORMATION  |
|--|--|---|---|--|---|--|
| GEM New Single<br>Family Production<br>Program | To provide development opportunities for affordable single family homes and city owned GEM parcels  The City of Norfolk is acquiring formerly tax delinquent and underutilized properties and converting them to productive uses consistent with Norfolk's General Development Plan, strategic neighborhood plans and the City's affordable housing objectives | Sale of public parcels to builders for the construction of quality and well-designed affordable-housing units | Adherence to design and construction criteria established for the program  Meet builders' guidelines and requirements | The applicant(s) must be first-time home buyer (have not owned principal residence for 3 years). Some exceptions may apply  Ability to obtain mortgage financing for the price of the property  There are no income limits for home buyers  Prospective home buyers will have priority for assistance under the SPARC and Norfolk Now Programs | Affordable single family home  Affordable land prices | City of Norfolk Department of Planning and Community Development Bureau of Community Enrichment  (757) 664-6770 www.norfolk.gov/ communityenrichment |

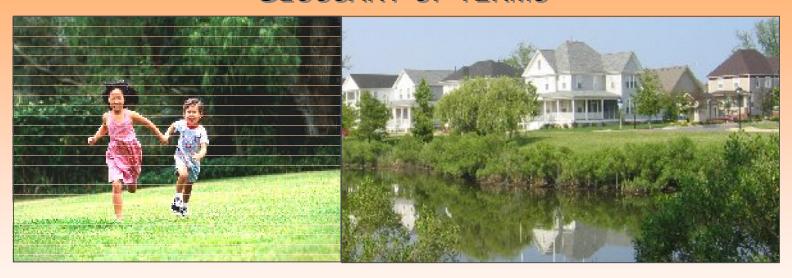


|   | ¥  |     | 2  | g- | 1  |   |
|---|----|-----|----|----|----|---|
| N | Q. |     | ř  | ٠  | ĸ. | К |
|   |    | 100 | ٠. |    |    |   |

| NAME OF<br>PROGRAM /<br>SERVICE | PURPOSE  | TYPE OF ASSISTANCE  | TERMS / CONDITIONS   | ELIGIBILITY / APPLICANT   | MAXIMUM<br>BENEFIT  | AGENCY / CONTACT INFORMATION   |
|---------------------------------|--|---|--|---|---|--|
| Tax Abatement<br>Program        | To encourage significant improvement of residential properties | Abatement of taxes for incremental increase in the tax assessment due to the value of preapproved improvements  Creates affordability by reducing monthly housing or developer expenses  Can be layered with Federal Low Income Housing Tax Credits and Federal/State Historic Tax Credits to further enhance project feasibility and affordability | Residential (1-4 units) must be 15 years old and improvements must increase assessed value by at least 20%  Multi-family (5 or more units) must be at least 50 years old and improvements must increase assessed value by at least 40% | No income limits. All taxes must be current  All work has to be listed in the application  Rehabilitation work shall not begin until receipt of the approval letter  The abatement is limited to the original applicant and one transfer  The program's services will be revoked if property taxes are delinquent anytime during the abatement  Exterior elevations must be consistent with the neighborhood 's character | Abatement schedule:  1-10th year — 0% of increase recognized  11th year — 20% of increase recognized  12th year — 40% of increase recognized  13th year — 60% of increase recognized  14th year — 80% of increase recognized  15th year — 100% of increase recognized | City of Norfolk Office of the Real Estate Assessor  402 City Hall Building Norfolk, VA  (757) 664-4732  www.norfolk.gov/ assessor/ |



## SECTION 7 GLOSSARY OF TERMS



The Glossary of Terms section provides basic definitions of some of the terminology in this book as well as other common housing related terminology.

| l | TERM                           | DEFINITION / DESCRIPTION   |
|---|--------------------------------|--|
|   | Accessible Unit                | A facility or portion of a facility that can be approached, entered and used by people with mobility impairments.  |
|   | Adjustable-Rate Mortgage (ARM) | During the life of the loan the interest rate will change based on the index rate. Also referred to as adjustable mortgage loans (AMLs) or variable-rate mortgages (VRMs).   |
|   | Affordable Housing             | Refers to median housing costs within a community in relation to household income. Housing is considered affordable when the households do not pay rents that exceed 30% of the household income.  |
|   | Analysis of Impediments (AI)   | An analysis to determine impediments to fair housing choices. The jurisdiction must take appropriate actions to overcome the effects of any impediments identified through the analysis.   |
|   | Appraisal                      | An estimate of a property's fair market value.   |
|   | Appreciation                   | An increase in property value based on changing market conditions.   |
|   | Area median income (AMI)       | The annual median, based on changing market conditions income figures are adjusted for family size and calculated annually by the U.S. Department of Housing and Urban Development (HUD) for every regional area in the country. They are used to determine eligibility for HUD program.   |
|   | Assisted Housing               | Federally subsidized privately owned rental or for-sale unit. Most assisted housing for the elderly falls under the following programs: Section 202, Section 221(d)(3), Section 236, Section 231, Section 232.   |
|   | CDBG                           | Community Development Block Grants promote sound community development, primarily for the benefit of low- and moderate-income persons.   |
|   | Closing Costs                  | Fees for final property transfer not included in the price of the property. Typical closing costs include charges for the mortgage loan such as origination fees, discount points, appraisal fee, survey, title insurance, legal fees, real estate professional fees, prepayment of taxes and insurance, and real estate transfer taxes. A common estimate of Buyer's closing costs is 2 to 4 percent of the purchase price of the home. |
|   | Condominium                    | A form of ownership in which individuals purchase and own a unit of housing in a multi-unit complex. The owner also shares financial responsibility for common areas.  |
|   |                                |  |

| TERM                | DEFINITION / DESCRIPTION   |
|---------------------|--|
| Congregate Housing  | Apartments or cottages in which residents pay a monthly fee which includes rent, utilities, one to three congregate meals, housekeeping/chore services, 24-hour emergency response, and essential transportation.  |
| Consolidated Plan   | A revolving 5-year plan identifying community needs and funding expenditure priorities that is conducted at the state and/or local level in consultation with local residents and agencies. The goal of the Consolidated Plan is to coordinate the use and distribution of various federal funds allocated to a specific jurisdiction. |
| Continuum of Care   | An approach that helps communities plan and provide a full range of emergency, transitional, and permanent housing and service resources to address the various needs of homeless persons at a point in time that they need them.  |
| Deed                | A document that legally transfers ownership of property from one person to another. The deed is recorded on public record with the property description and the owner's signature. Also known as the title.  |
| Disabled Family     | A family whose head, spouse, or sole member is a person with disabilities; or two or more persons with disabilities living together; or one or more persons with disabilities living with one or more live-in aides.   |
| Down Payment        | The cash amount paid up front for a property, with the intent to mortgage the remaining amount due. This amount varies based on the loan type, but is determined by taking the difference of the sales price and actual mortgage loan amount.  |
| Elderly Person      | A person who is at least 62 years of age.  |
| Emergency Shelter   | Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of homeless persons. The length of stay can range from one night to as much as three months.   |
| Energy Conservation | Reduction in the amount of energy consumed.  |
| Equity              | An owner's financial interest in a property; calculated by subtracting the amount still owed on the mortgage loan(s) from the fair market value of the property.   |



| ļ | TERM   | DEFINITION / DESCRIPTION   |
|---|--|--|
|   | Fair Housing Act and Fair<br>Housing Amendment Act<br>(FHAA) | Legislation first enacted in 1968 and expanded by amendments in 1974 and 1988, which provides the Secretary of Housing the investigation and enforcement responsibilities for fair housing practices. Prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, and familial status. |
|   | Familial Status  | Familial status means one or more individuals (who have not attained the age of 18 years) being domiciled with a parent or the other person having legal custody of such individual; or the designee of such parent or other person having such custody.   |
|   | Federal Housing Administration (FHA)                         | The Federal Housing Administration, a division of the Department of Housing and Urban Development (HUD) which administers various single family mortgage insurance programs. These programs operate through FHA-approval lending institutions. Lenders fund the mortgage loans which the department insures.                               |
|   | FHA Mortgage   | A mortgage made by a private lender according to the underwriting guidelines of FHA, which then issues insurance to protect the lender from default by the borrower.   |
|   | Foreclosure  | A legal process in which mortgaged property is sold to pay the loan of the defaulting borrower. Foreclosure laws are based on the statutes of each state.  |
|   | Green Building   | The practice of increasing the efficiency with which buildings use resources such as energy, water, and materials – while reducing building impacts on human health and the environment during the building's lifecycle, through better siting, design and construction.   |
|   | Housing Availability   | Refers to the housing stock and its distribution by type (e.g. single family, multi-family).   |
|   | Housing Choice Vouchers (Section 8)                          | Section 8 is a federal housing program providing rental assistance to eligible families and elderly residents  |
|   | Housing Counseling Agency                                    | Provides counseling and assistance to individuals on a variety of issues including loan default, fair housing, and home buying.  |
|   | Housing First Model  | A concept of providing housing and services to homeless persons by supplying immediate permanent housing services rather than placing the homeless person in a shelter or transitional housing unit.   |
|   | Housing Unit   | An occupied or vacant house, apartment, or a single room (SRO housing) that is intended as separate living quarters.   |
|   |  |  |



| TERM                          | DEFINITION / DESCRIPTION  | K |
|-------------------------------|---|---|
| HUD                           | The U.S. Department of Housing and Urban Development. HUD has responsibility for all federal housing policies and programs.   |   |
| HUD-1 Statement               | Also known as "settlement sheet" or a "closing statement" and itemizes all closing costs. It must be given to the borrower at or before closing. Items that appear on this statement include real estate commissions, loan fees, points, and escrow amounts.  |   |
| Low-Income Household          | A household whose income does not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families.   |   |
| Low Income Housing Tax Credit | Tax incentive created in the Tax Reform Act of 1986 that is designed to attract equity capital for investment in rent restricted affordable housing. The program encourages the production of affordable housing by offering its owners tax credits for a ten year period based on the cost of development and the number of low income units produced. |   |
| Mixed-Income Development      | A type of development that includes families with various income levels.  |   |
| Mixed-Use Development         | A type of development that combines various uses, such as office, commercial, institutional, and residential in a single building or a single site in an integrated development project with significant functional interrelationships and a coherent physical design.  |   |
| Multifamily Housing           | A building with more than four residential rental units.  |   |
| Permanent Housing             | Housing which is intended to be the tenant's home for as long as they choose. In the supportive housing model, services are available to the tenant, but accepting services cannot be required of tenants or in any way impact their tenancy. Tenants of permanent housing sign legal lease documents.  |   |
| Protected Classes             | The federal Fair Housing Act protects individuals from being discriminated against based on the following categories: race, color, sex, national origin, disability, or because they have children (familial status).   |   |
| Public Housing                | Public Housing is decent and safe rental housing owned by a housing authority and made available to households earning under 30% of area median income, the elderly, and persons with disabilities.   |   |
| Public Housing Authority      | An organization established under state law to provide housing for low- and moderate-income persons.  |   |



| TERM                       | DEFINITION / DESCRIPTION  |
|----------------------------|---|
| Restrictive Covenants      | A clause in a deed that limits the way the real estate ownership may be used.   |
| Reverse Mortgage           | A unique loan that enables homeowners to convert part of the equity in their homes into tax-free income without having to sell the home, give up the title, or take on new monthly mortgage payments.   |
| Substandard Housing        | A dwelling unit that is either dilapidated or unsafe, thus endangering the health and safety of the occupant, or that does not have adequate plumbing or heating facilities.  |
| Testing (Fair Housing)     | A legitimate and necessary method of uncovering and detecting housing discrimination; it is a controlled method for measuring and documenting variations in the quality, quantity and content of information and services offered or given to various home seekers by housing or housing service providers. |
| Transitional Housing       | Temporary shelter provided to homeless individuals and families for six months to two years in an environment of security and support designed to help residents progress toward self- sufficiency. A midpoint between emergency shelter and permanent housing.   |
| Very-Low Income Households | Families whose incomes are no higher than 50% of the area median.   |
| Voucher                    | Section 8 voucher provided by local housing authority to a low or moderate income person; can also refer to an emergency voucher.   |
| Visitability               | The term refers to housing constructed in such a way it can be lived in or visited by people with disabilities and mobility impairments.  |
| Universal Design           | Incorporates the characteristics necessary for people with physical limitations into the design of common products and building spaces, so that they are usable by all people, not just people with disabilities.   |
| Zoning                     | A municipal restriction on the type of building or use permitted in a defined geographic area.  |



# 2010 AREA MEDIAN FAMILY INCOME LIMITS

Norfolk – Virginia Beach – Newport News Effective Date: 05/14/2010

NOTE: AREA MEDIAN FAMILY INCOME LIMIT FOR 4 PERSON HOUSEHOLD = \$68,200

#### **FAMILY SIZE ADJUSTMENTS**

The income limit statute requires adjustments for family size. The legislative history and conference committee report indicates that Congress intended that income limits should be higher for larger families and lower for smaller families. The same family size adjustments are used for all income limits. They are as follows:

| Number of Persons in Family and Percentage Adjustments |     |     |      |      |      |      |      |
|--|-----|-----|------|------|------|------|------|
| 1  | 2   | 3   | 4    | 5    | 6    | 7    | 8    |
| 70%  | 80% | 90% | BASE | 108% | 116% | 124% | 132% |

Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person in excess of eight, 8 percent of the four-person base should be added to the eight-person income limit. (For example, the nine-person limit equals 140 percent [132 + 8] of the relevant four-person income limit). Income limits are rounded to the nearest \$50.

|                            | NUMBER OF PERSONS IN HOUSEHOLD |           |           |           |           |           |           |           |  |
|----------------------------|--------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Percentage<br>of<br>MFI    | 1 Person                       | 2 Persons | 3 Persons | 4 Persons | 5 Persons | 6 Persons | 7 Persons | 8 Persons |  |
| 30%                        | 14,700                         | 16,800    | 18,900    | 20,950    | 22,650    | 24,350    | 26,000    | 27,700    |  |
| <b>50%</b> Very Low Income | 24,500                         | 28,000    | 31,500    | 34,950    | 37,750    | 40,550    | 43,350    | 46,150    |  |
| 60%                        | 29,400                         | 33,600    | 37,800    | 41,940    | 45,300    | 48,660    | 52,020    | 55,380    |  |
| 80%<br>Low Income          | 39,150                         | 44,750    | 50,350    | 55,900    | 60,400    | 64,850    | 69,350    | 73,800    |  |
| 100%                       | 48,950                         | 55,950    | 62,950    | 69,900    | 75,500    | 81,100    | 86,700    | 92,300    |  |
| 120%                       | 58,750                         | 67,150    | 75,550    | 83,900    | 90,650    | 97,350    | 104,050   | 110,750   |  |

# SECTION 8 AGENCY QUICK FIND DIRECTORY





























# SECTION 8 AGENCY QUICK FIND DIRECTORY

| AGENCY   | Address  | NUMBER  | WEBSITE / EMAIL  |
|--|--|---|--|
| Beacon Light<br>Civic League Development Corporation | P.O. Box 4683<br>Norfolk, VA 23523                                     | (757) 494-1499                                    | blchdo@aol.com   |
| Bureau of Community Enrichment                       | City Hall Building, 5th floor<br>810 Union Street<br>Norfolk, VA 23510 | (757) 664-6770                                    | www.norfolk.gov/communityenrichment                                |
| Catholic Charities of Eastern Virginia, Inc.         | 3804-A Poplar Hill Road<br>Chesapeake, VA 23321                        | (757) 484-0703                                    | www.cceva.org  |
| F.O.R. Kids, Inc.                                    | 4200 Colley Avenue, Suite A<br>Norfolk, VA 23508                       | (757) 423-0863<br>General Info:<br>(757) 622-6400 | www.homesforkids.org   |
| Haven House Shelter                                  | 131 D View Avenue<br>Norfolk, VA 23503                                 | (757) 587-4202                                    | www.norfolk.gov/homelessness/partnership.asp                       |
| HomeNet<br>Homeownership Center                      | 201 Granby Street<br>Norfolk, VA 23501                                 | (757) 623-0458                                    | www.nrha.norfolk.va.us/programs_services/<br>homeownership/homenet |
| Housing Opportunities Made Equal (H.O.M.E., Inc)     | 355 Crawford Street, Suite 520<br>Portsmouth, VA 23704                 | (757) 215-0321                                    | www.phonehome.org  |
| Norfolk Redevelopment and Housing Authority          | 201 Granby Street<br>Norfolk, VA 23510                                 | (757) 623-1111                                    | www.nrha.norfolk.va.us   |
| Office of Grant Administration                       | City Hall Building, 5th Floor<br>810 Union Street<br>Norfolk, VA 23510 | (757) 664-4080                                    | www.norfolk.gov/grant  |



# SECTION 8 AGENCY QUICK FIND DIRECTORY

| AGENCY   | Address  | NUMBER   | WEBSITE / EMAIL                          |
|--|--|--|--|
| Office of the Real Estate Assessor               | 402 City Hall Building<br>Norfolk, VA 23510  | (757) 664-4732                                   | www.norfolk.gov/Treasurer                |
| Office to End Homelessness                       | City Hall Building, 3rd floor<br>810 Union Street<br>Norfolk, VA 23510                               | (747) 664-4488                                   | www.norfolk.gov/homelessness             |
| Park Place Development Foundation                | 738 W. 35 <sup>th</sup> Street<br>Norfolk, VA 23508  | (757) 626-3442                                   |  |
| Planning and Community Development               | City Hall Building, 5th floor<br>810 Union Street<br>Norfolk, VA 23510                               | (757) 664-4752                                   | www.norfolk.gov/planning                 |
| Plumbline Ministries                             | 1400 E. Brambleton Avenue<br>Norfolk, VA   | (757) 664-0440                                   |  |
| Salvation Army                                   | 209 W 19th Street  | (757) 622-3471                                   | www.salvationarmy.org                    |
| Southeastern Tidewater Opportunity Project, Inc. | 2551 Alameda Avenue<br>Norfolk, VA 23513   | (757) 858-1360                                   | www.stopinc.org                          |
| The Dwelling Place                               | 545 West 37th Street<br>Norfolk, VA 23508  | (757) 634-9879                                   | www.thedwellingplaceva.org               |
| The Up Center, Inc.                              | 222 W. 19th Street<br>Norfolk, VA 23517  | (757)965-8657                                    | www.theupcenter.org                      |
| Union Mission                                    | Women 5100 E. Virginia Beach Blvd<br>Norfolk, VA 23510<br>Men 130 Brooke Avenue<br>Norfolk, VA 23510 | Women<br>(757) 623-0642<br>Men<br>(757) 627-8686 | www.norfolk.gov/homelessness/partnership |



# SECTION 8 AGENCY QUICK FIND DIRECTORY

| AGENCY   | Address  | Number                               | WEBSITE / EMAIL                                 |
|--|--|--------------------------------------|---|
| Urban League of South Hampton Roads                          | 830 Goff Street<br>Norfolk, VA 23504   | (757) 266-7589                       | www.urhl.org                                    |
| U.S. Department of Housing and Urban<br>Development (H.U.D.) | 451 7th Street, S.W.<br>Washington, DC 20410   | (202) 708-1112                       | www.hud.gov                                     |
| Virginia Department of Housing and Community Development     | 501 North Second Center<br>Richmond, VA 23219  | (804) 371-7000<br>(804) 371-7090 FAX | www.dhcd.virginia.gov                           |
| Virginia Supportive Housing                                  | 1010 N. Thompson Street,<br>Suite 200<br>Richmond, VA 23230                            | (804) 788-6825<br>(804) 788-6827 FAX | www.virginiasupportivehousing.org               |
| Virginia Housing Development<br>Authority (VHDA)             | 601 S. Belvidere Street<br>Richmond, VA 23220  | Toll Free:<br>(877) VHDA-123         | www.vhda.com                                    |
| Virginia Department of Taxation Office of Customer Service   | Post Office Box 1115<br>Richmond, VA 23218-1115  | (804) 367-8031                       | www.tax.virginia.gov/site.cfm?alias =taxcredit2 |
| World Changers Norfolk                                       | C/O Bureau of Community Enrichment<br>810 Union Street, 5th Floor<br>Norfolk, VA 23510 | (757) 664-6770                       | www.norfolk.gov/communityenrichment             |
| YWCA   | 5215 Colley Avenue<br>Norfolk, VA 23508  | (757) 625-4248                       | www.ywca.org                                    |





www.norfolk.gov/communityenrichment

Bureau of Community Enrichment (757) 664-6770